
PECO Customer HANDBOOK

HELPFUL INFORMATION FOR PECO
ELECTRIC AND NATURAL GAS CUSTOMERS



An Exelon Company

How to Contact Us

Residential Customer Service Representatives are available from 7 a.m. to 7 p.m.

Our customer care center handles the most customer calls on Mondays, AND between 11 a.m. and 2 p.m. Tuesday through Friday. If you are calling during these times, we apologize for the delay and thank you for your patience. Please have your account information ready when you call.



As always, PECO employees are available 24 hours-a-day, 7 days-a-week to respond to all emergency needs.

You can perform many transactions using our automated phone system or visit **peco.com** to manage your account, and perform many common transactions.

Residential Billing and Customer Service

peco.com **1-800-494-4000**

Report an Outage

peco.com **1-800-841-4141**

Report a gas or electric emergency **1-800-841-4141**

Customer Assistance Programs

Representatives are available from 7 a.m. to 7 p.m.

peco.com **1-800-774-7040**

Payment by Phone or Online

peco.com/payment **1-877-432-9384**

Need a gas line?

New Business (Suburban PECO Customers only) **1-800-454-4100**

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Serving the Greater Philadelphia Area for More Than 100 years

With a history of more than 100 years of service to the Greater Philadelphia region, PECO is one of the oldest and largest utilities in the United States. PECO has a long-standing commitment to a culture of excellence.

Safety

PECO's safety performance is ranked as one of the best in the nation. We've been recognized as Pennsylvania's safest utility by the state Department of Labor & Industry and we've received awards from the Energy Association of Pennsylvania and the American Gas Association.

Powering our Community

Engagement with our community is a strong tradition at PECO. We proudly contribute dollars and manpower to organizations and institutions that enhance the quality of life for customers living in the Greater Philadelphia region.

As one of the most active corporate citizens in the Greater Philadelphia region, PECO invests in community initiatives that engage employees and stakeholders, support strategic business objectives, and enrich the quality of life in our multicultural and economically diverse region.

In 2016, PECO made 583 grants to nonprofit organizations in our service area, totaling \$6 million, of which 65% represented support to community partners representing the company's diversity and inclusion goals.

Reliability

During the last five years, PECO has spent more than \$1 billion on capital improvements that include maintenance, system performance and capacity expansion projects. This work is conducted annually as part of our ongoing effort to keep the lights on and the gas flowing for our 1.6 million electric and more than 511,000 natural gas customers across the region.



Energy Efficiency

PECO is committed to helping customers make better choices about their energy usage. Since its launch in 2009, PECO Smart Ideas (our suite of energy efficiency solutions) has helped customers save more than \$500 million in energy savings and energy efficiency rebates. PECO Smart Ideas has won 10 industry awards, including four ENERGY STAR® Partner of the Year awards.

For more information, visit peco.com

Power Quality and Reliability

At PECO, we deliver innovation and advance smart energy to provide safe, reliable, affordable and clean energy and energy services to more than 1.7 million customers every day.

PECO's Emergency Response Center tracks storms that may affect our territory, allowing us to plan the best strategy, mobilize crews and gather the materials needed to restore power as safely and quickly as possible to all affected customers.

PECO's Online Storm Center is activated during severe storms. Get important information about our storm response, restoration efforts and photos. For updates during a storm, visit **peco.com** and click on the Storm Center banner.

Customer Callbacks: When you report an outage or call for a status update, you can request us to contact you when repairs are completed and confirm that your power has been restored.

The PECO Online Outage Center provides information including safety tips, outage response information, service territory maps and our restoration process. You can access the Outage Center by visiting the PECO homepage at **peco.com**.



Restoring Power in Your Home

Power outages can be caused by a number of problems and usually affect an entire neighborhood. We may not be aware of the problem if it is limited to a small area or just your home – so it's important for you to call us immediately.

Here's What to Do:

- Check your electrical panel for a blown fuse or a tripped circuit breaker. If this is not the problem, call the PECO emergency number at 1-800-841-4141.
- Your call will be answered by a Customer Service Representative or by our Interactive Voice Response (IVR) system. The IVR system is a fast and convenient way to report an outage and obtain up-to-date information – all you need to do is follow the prompts and you'll hear "Your outage has been reported."

PECO Smart Mobile On-the-Go allows you to use your mobile device to report and check the status of an outage, pay your bill and more. Visit **peco.com** from your smartphone or tablet.

What to Do in the Event of an Emergency

Call us any time there's an electric or gas emergency at **1-800-841-4141**. PECO has the people, resources and systems in place to ensure that, in the event of a power outage, we can restore power as safely and as quickly as possible.

Text, Email or Phone – It's Your Call

Get greater control and access to your PECO account and important updates about your service via text, email or phone – it's your choice. Visit **peco.com/alerts** and sign into your account to choose how you want to receive updates regarding power outages, energy usage, billing, payment and news.



PECO also has launched a new two-way texting program for outages. By texting "ADDOUTAGE" to MYPECO (697326), you can enroll in the program, report outages and check the status of your outage through text. To use this service, your mobile number must be registered with your account.

Go online today and tell us how to communicate with you. Visit **peco.com/alerts**.

When you sign into your online account, you can quickly and easily set your preferences:

- **Outages:** Choose to receive a message via text, email or phone when power is out in your area, when power is restored or when the estimated restoration time for your outage changes.
- **Billing/Payment:** Receive a message when your bill is ready, when a payment is due or when your budget billing amount is adjusted.
- **Usage:** You can choose to receive an email when your electric or natural gas usage is trending higher than usual.
- **News and Information:** Receive important information on how to save energy and money, tips on how to safely work around electric and natural gas facilities and information about when PECO may be trimming trees or working in your neighborhood.

Electric and Natural Gas Safety

ALWAYS keep away from any fallen power lines. Call PECO immediately to report the location of downed wires at 1-800-841-4141. If a line falls on your car, stay in it. If you must get out, jump clear. Do not touch any part of the car and the ground at the same time.

ALWAYS work at a safe distance from power lines. Keep yourself, your ladder, tools, equipment and anything you carry at least 10 feet from power lines and 25 feet from transmission towers and lines. If you are conducting any work within 10 feet of a power line, call PECO first at 1-800-841-4141.

ALWAYS remind children that wires, electrical equipment, sub-stations and transformers are extremely dangerous and off limits.

ALWAYS call Pennsylvania One Call at 811 before you dig to have underground lines marked. It's the law. Contacting a line with a shovel or pick can injure or kill. This service is free for residential customers.

ALWAYS protect your sensitive equipment from electrical surges. Consider purchasing a surge protector. Remember, PECO is not responsible for damage to equipment resulting from problems beyond our control.

ALWAYS report a gas odor in your home immediately. Call us at 1-800-841-4141 (or call your gas provider).

ALWAYS leave the house right away if the gas odor is strong. Do NOT use your own telephone – use a cell phone or neighbor's telephone to report the emergency.

ALWAYS be aware of the causes of carbon monoxide poisoning:

- Malfunctioning gas appliances
- Clogged chimney

ALWAYS use a broom to keep your outside gas meter free of ice and snow to prevent the potential for natural gas pressure buildup.

For more important safety information, visit
[peco.com/safety](https://www.peco.com/safety)



NEVER climb or trim trees near power lines. Keep children away from trees near power lines, and always hire a qualified contractor to trim trees near power lines. If you have any questions about removing limbs or trees near power lines, call PECO at 1-800-841-4141.

NEVER touch anything in direct contact with a power source.

NEVER enter a flooded basement unless you're sure the water is NOT in contact with a source of electricity, like an appliance, electrical outlet, or extension cord. If you aren't sure, call a qualified electrician to disconnect the power before entering.

NEVER use water to try to put out a fire from an electrical appliance. Instead, unplug it, and turn off the fuse or circuit to the outlet. Always keep a fire extinguisher handy.

NEVER use matches to look for gas leaks and don't look for the leak yourself – call PECO or your gas utility immediately.

NEVER flip a switch or use electrical equipment if you smell gas.

NEVER store flammable materials in a room with natural gas appliances.

NEVER neglect home heating maintenance – have your house heater inspected and cleaned at least every two years. Make sure that chimneys are free from blockages. If you have concerns, get expert advice from your heating service company or call PECO at 1-800-494-4000.



Manage Your Account – Online, Anytime

You never have to wait in line when you go online with PECO. When you register for My Account, you can manage your account 24/7. The personal username and password you create helps keep your information private and secure.

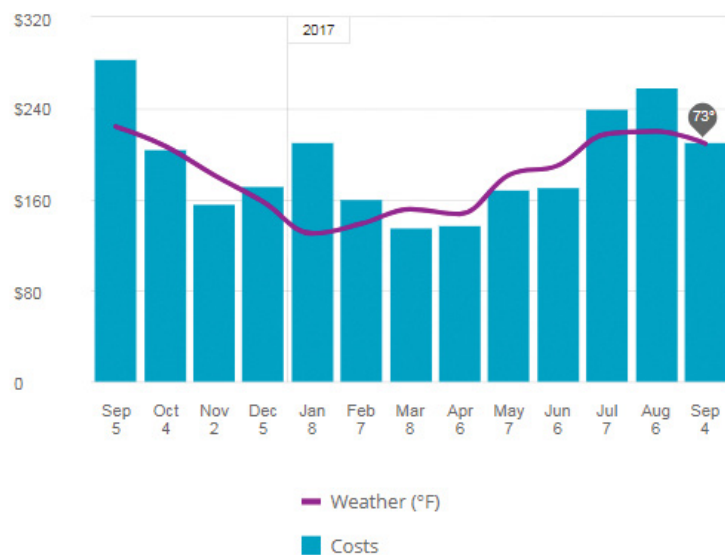


My Account allows you to:

- Access your account summary information
- View bill statements – up to two years of billing history
- Track your electric and/or natural gas consumption over time
- Update your contact information (mailing address, phone number)
- Turn on, turn off or move your PECO service
- Enroll in e-Bill, Budget Billing and Auto Pay (automatic bill payment)
- Report an outage or check outage status

To access My Account, visit **peco.com** and click on “My Account.”

Compare your energy costs over time



Convenient Ways to Pay

Go paperless with e-Bill

Receive and pay your PECO bills online – 24 hours a day, 365 days a year from any computer ... anywhere. It's fast, easy, secure – and it's FREE! With e-Bill it only takes a few clicks of your mouse to pay your PECO bill, schedule future payments, set up automatic payments, and see your payment history. It only takes a few minutes to enroll – have your PECO account number and banking information available, and log on to **peco.com/ebill**.

Be worry free with AutoPay

Save time, checks and stamps – and never miss a payment – by having your PECO billing amount deducted directly from your checking or savings account. Of course, you'll still receive a monthly statement so you can see how much energy you used and how much will be deducted on the due date. You can enroll online at **peco.com/autopay** or by completing the application on the back of your monthly bill stub.



Budget Billing

Spread your energy costs evenly throughout the year with Budget Billing. Your monthly payment will remain about the same and will be based on your energy use during the previous 12 months. Adjustments are made every three months, if necessary. At the end of the cycle, your account will be charged for any underpayments or credited for any overpayments. To sign up for Budget Billing, visit **peco.com/budgetbill** and enroll right away.

Please Note: If you're a Budget Billing participant and you move within the PECO service territory, you must re-enroll using your new account number. If you have not lived at the residence for 12 months, the budget bill amount will be based on previous usage at that address.

Pay By Phone ... Pay Online

You have the convenience of paying your PECO bill with a credit card, debit card, or directly from your checking or savings account. Call 1-877-432-9384 or visit us online at **peco.com/payment**. MasterCard, Visa and Discover Card are accepted.

Note: Bill Matrix charges a convenience fee for phone transactions. It also charges for online convenience payments.



Having Trouble Paying Your PECO Bill? We Can Help.

Customer Assistance Program (CAP)

PECO's Customer Assistance Program (CAP) provides a monthly credit for eligible low income customers. The credit is based on the customer's total household gross income and energy usage.

PECO calculates a customer's annual credit using the following information:

- Monthly gross household income - Federal Poverty Level.
- Annual energy usage – The amount of energy used at the property over the past 12 months.
- Energy Burden – The percentage of household income that should go toward energy bills.

The annual credit is then divided across 12 months and applied to a CAP customer's bill each month. Because energy usage changes due to weather, a larger credit will be applied during months when customers normally use more energy. Visit [peco.com](https://www.peco.com) or call 1-800-774-7040.

Low-Income Usage Reduction Program (LIURP)

LIURP is designed to help residential customers save money by reducing the amount of natural gas and electricity used in their homes. An energy audit is conducted to identify conservation and weatherization steps needed to reduce energy usage. If you think your household may qualify for this program, call 1-800-675-0222.

Matching Energy Assistance Fund (MEAF)

MEAF provides bill-payment assistance to low-income residential customers who have suffered a catastrophic loss of income. MEAF is funded entirely by voluntary contributions from caring customers and PECO. Every dollar is matched by PECO and given directly to recipients through a one-time grant. Call 1-800-403-6806 to determine if your household qualifies for MEAF, or to make a donation.

Customer Assistance and Referral Evaluation Services (CARES)

CARES is a referral and information service designed to assist customers who are unable to pay utility bills due to temporary financial hardships. Call 1-800-774-7040 to determine if your household qualifies for the CARES program.

Low-Income Home Energy Assistance Program (LIHEAP)

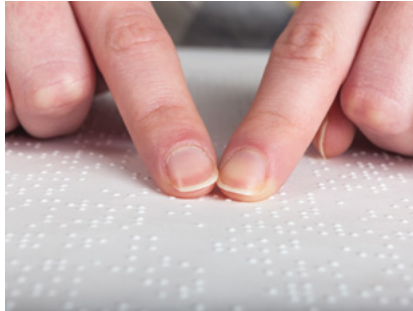
LIHEAP is a Federal grant program that provides assistance to low-income residential customers who are unable to pay their electric, natural gas or other energy bills. Homeowners, renters and subsidized housing tenants may be eligible. To find out if you qualify for LIHEAP, call 1-800-34-HELP-4 (1-800-344-3574). LIHEAP is a seasonal program open during the winter months (typically November to March).

Third-Party Notification

PECO customers can designate a third party to receive copies of late and termination notices in the event that they fall behind in their payments. Third-party recipients are not responsible for payment. Visit [peco.com](https://www.peco.com) for more information.

Special Services for PECO Customers

- We offer around-the-clock interpretation in 140 languages.
- PECO bills are available in Braille and large type.
- Customers who have difficulty communicating by phone can use Telecommunications Devices for the hearing impaired.



PECO's Contractor Information Program

Need to find a qualified electrician, plumber or HVAC contractor? Just call 1-800-845-5845 and request a list of up to three contractors in your area who are members of the Electrical Association of Philadelphia (EAP). You also can find a list of contractors at eap.org.

PECO does not receive any payments in connection with this program, and its involvement is limited to making information about the program available to its customers. PECO does not warrant or guarantee the work of participating contractors in any way, and PECO has not inspected, tested or qualified the equipment sold under the program.

PECO Smart Gift of Energy

Give any amount to any PECO Customer
Visit peco.com/gift



Reduce Your Energy Bill by Managing Your Energy Costs

At PECO, we're making it easier than ever to manage your energy costs. Making smart energy choices can really make a difference. Visit **peco.com** and sign into **My Account** to:

- Track your energy use each day, week, month and year to see how small changes can impact your bill.
- Update your home profile to see where you're using the most energy.
- Set up alerts for when your usage is high and when your bill is due.
- Get specific advice on how to reduce your energy costs based on the size of your home and your individual energy habits.
- View your usage compared to similar customers.
- Set up payment preferences, such as e-Bill, AutoPay and budget billing.

Take advantage of PECO Smart Ideas discounts and rebates when you purchase energy efficient appliances and HVAC equipment.

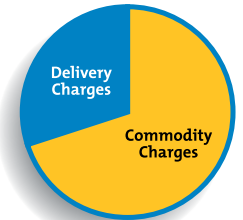
- **Schedule an Energy Assessment.** A PECO energy advisor will help you identify energy savings opportunities from your attic to the basement and install energy efficiency products to help you get started. Call 1-888-5-PECO-SAVE (1-888-573-2672) or visit **peco.com/assessment** to schedule an appointment.
- **Get PECO discounts on energy efficient LED bulbs**, which use less energy and last longer than incandescent bulbs. You can find them at hundreds of stores throughout the PECO service territory.
- **Replace your old heating and cooling system** with new, ENERGY STAR® qualified equipment and get rebates and energy savings. Look up qualifying equipment and apply for a rebate online at **peco.com/rebates**.
- **Recycle your old working fridge.** PECO will pick it up for free and give you a rebate! Visit **peco.com/recycling**.



Shop Around for the Best Energy Prices

In Pennsylvania, you can purchase the electricity and natural gas you use from competitive suppliers. There are dozens of them in our area and we encourage our customers to shop around for the best offers. In total, the electricity and natural gas used by customers – or the commodity charges – make up about two-thirds of a total bill.

This is the portion of the bill that can be purchased from a competitive electric supplier. For customers not shopping with a competitive supplier, these charges are passed along at exactly the price that PECO pays. Commodity costs fluctuate – either increasing or decreasing – based on many factors, including wholesale prices, when purchases are made, the amount purchased and the length of purchases. These costs change quarterly as market prices change. PECO will continue to update its current and estimated price to compare to help customers evaluate offers from competitive suppliers. The delivery charge, or the portion of the bill that covers PECO's costs to deliver electricity and natural gas, is about one-third of the bill. These charges are approved by the Pennsylvania Public Utility Commission (PA PUC).



You may be able to save money by shopping with a competitive supplier.

- Use your PECO Electric Price to Compare to evaluate offers from competitive electric generation suppliers.
- Your individual Electric Price to Compare is listed in the Message Center section on your monthly bill. You also can calculate your individual Price to Compare with PECO's Price to Compare calculator at **peco.com/choice**.
- To find competitive electric generation suppliers or learn more about shopping for electricity, visit the Pennsylvania Public Utility Commission's website at **papowerswitch.com**.
- To find competitive Natural Gas Suppliers, visit **pagasswitch.com**.

*Note: If you prefer not to allow PECO to release your account information to licensed suppliers on your behalf, please contact PECO at 1-800-494-4000 or visit **peco.com**.*

Whether you are purchasing your electricity and natural gas from a competitive supplier or from PECO, PECO will continue to safely deliver electricity and natural gas, provide billing and customer support, and respond to outages and other emergencies for ALL customers.

Understanding How Your Meter Works

New Technology

PECO has recently upgraded our electric and natural gas meters with newer technology. These new meters provide more information so you can understand how you use energy, and learn how you can save energy and money. They also help us provide faster and more convenient service, detect problems faster and support future products and services.



How is my usage measured?

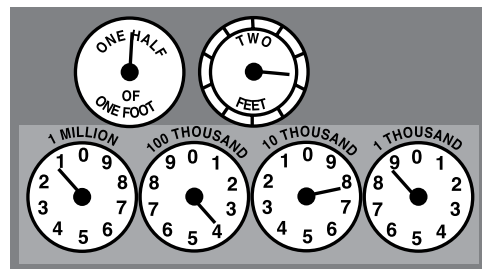
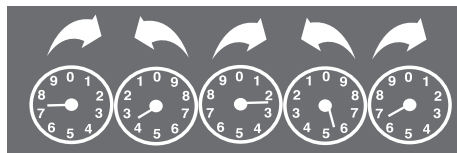
The meter registers the amount of electric current or natural gas that passes through it. For electricity, this measurement is in kilowatt-hours, or kWh. A kilowatt is the unit of measure for electricity (like a pound is for weight). For natural gas, this measurement is per hundred cubic feet or CCF. Your bill is based on the total number of kilowatt hours and/or CCF measured on the meter(s) for a given billing period.

Your energy usage can be obtained by simply reading the numbers from left to right.

Natural Gas Meter Reading

Our gas meter measures the amount of natural gas you use by counting the filling and emptying of the compartments inside the meter. The number of times these chambers fill and empty is transmitted directly to the meter dials by a system of gears. This measurement of gas usage is communicated to our network, and just as with the electric portion, used to calculate your monthly bill.

To read your meter, look at the dials that are grouped together – there are usually 3, 4 or 5 dials in the grouping. (Do not read the 2 meters marked 10 feet or less – these are for testing only.)



In this example, the meter reading is 1378



The hand on each dial moves in the direction of the numbers on the dial – some move clockwise (to the right) and others move counter-clockwise (to the left). The number you read on each dial is the number the hand has just passed. If the hand points between two numbers, always use the lower number. (And when the hand points between 9 and 0, read it as 9.) To get your current energy usage reading, read the number on each dial, starting with the far left dial and ending with the far right dial.

Access to the Meter – Trim the Bushes and Shrubs!

PECO may occasionally need access to our meter to perform maintenance. If the meter is outdoors, please be sure to keep nearby bushes and shrubs regularly trimmed.

If our meter is indoors, please remove any obstruction from the meter so that we may be able to safely fix it when necessary. Access to your meter keeps the lights on and the natural gas flowing!

How to Read Your Bill

Organized. Colorful. Easy.

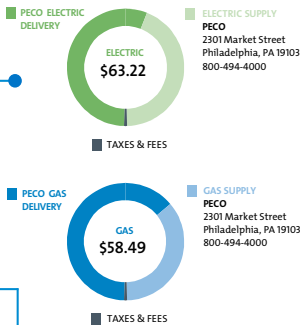
Customer Information

Name: JOHN Q CUSTOMER
Account Number: 01234-56789
Phone Number: 800-494-4000
Service Address: 2301 Market St, Philadelphia

Emergency and Repair
800-841-4141
This is the number to call to report power outages, gas leaks or odors, and safety hazards related to PECO Equipment.

Current Charges

GREEN for electric
BLUE for gas
GRAY for taxes and fees



Supplier Contact Information

Information regarding your current electric and/or gas supplier

Billing Summary

- Bill date
- Current charges
- New charges
- Amount due
- Due date

Online: peco.com In Person: 2301 Market St., Philadelphia, PA 19103 By Phone: 1-800-494-4000

Return only this portion with your check made payable to PECO. Please write your account number on your check.

☐ Enroll in Automatic Payment. Complete form on reverse side.
☐ Pledge a donation to MEAF. Complete form on reverse side.

Account # 01234-56789 877-432-9384
Automatic Payment Deducted on 03/23/2017 \$121.71
Payment Amount \$

0000001 01 SP 0.400 **SINGLP H1 1 0029 19103-133801 C22-B1-P00000-123 5/7

JOHN Q CUSTOMER
2301 MARKET ST
PHILADELPHIA, PA 19103-1338

PECO - Payment Processing
PO Box 37629
Philadelphia, PA 19101-0629

012345678901001217170820121713

Payment Stub

Send in this portion with your check, or bring with payment to an authorized payment location.

Donate to MEAF

Enroll in Automatic Payment



Meter Information

Includes your (to and from) billing dates, meter reading info and usage.

Electric Service Details

- Supply
- Delivery
- Taxes and fees

Electric Usage Profile

Compare your historical use.

Account Number: 01234-56789

Meter Information

Read Dates	Meter Number	Load	Reading Type	Previous	Meter Reading	Present	Difference	Multiplier	Total Usage
01/31-03/01	121884226	General Service	Tot kWh	4526	Actual	4919	Actual	393	393
01/31-03/01	115027311	General Service	Total Ccf	559	Actual	616	Actual	57	65

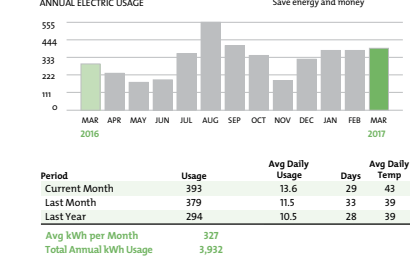
Total kWh Used: 393
Total Ccf Used: 65

Electric Residential Service

Service Period 01/31/2017 to 03/01/2017 - 29 days

PECO ELECTRIC DELIVERY					
Customer charge					\$35.10
Distribution Charges	393 kWh X	0.06786			26.67
ELECTRIC SUPPLY					\$28.13
Generation Charges	393 kWh X	0.06578			25.85
Transmission Charges	393 kWh X	0.00580			2.28
TAXES & FEES					-\$0.01
State Tax Adjustment					-0.01
Total Current Charges					\$63.22

Your Usage Profile

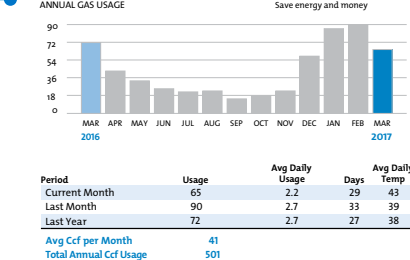


Gas Residential Service

Service Period 01/31/2017 to 03/01/2017 - 29 days

PECO GAS DELIVERY					
Customer charge					\$37.76
Distribution Charges	65 Ccf X	0.35001			11.75
Balancing Service Charges	65 Ccf X	0.05013			3.26
GAS SUPPLY					\$21.07
Natural Gas Supply Charges	65 Ccf X	0.36699			23.85
Gas Cost Adjustment Charges	65 Ccf X	-0.04274			-2.78
TAXES & FEES					-\$0.34
State Tax Adjustment					-0.34
Total Current Charges					\$58.49

Your Usage Profile



Message Center

From PECO:
New charges contain estimated total state taxes of \$5.33, including \$3.73 for State Gross Receipts Tax.
Your electric price to compare is \$0.0716 per kWh. This may change in March, June, September and December. For more information and supplier offers visit PAPowerSwitch.com and oca.state.pa.us.

Your gas price to compare for your rate class is \$0.3215 per Ccf. This may change in March, June, September and December. For more information on how to shop for natural gas visit PaGasSwitch.com and oca.state.pa.us.

The amount of this bill will be automatically deducted from your bank account on March 23, 2017.

Shopping Information Box

When shopping for a competitive electric/natural gas supplier, please provide the following:

Account Number: 01234-56789
Electric Rate: Electric Residential Service
Gas Rate: Gas Residential Service

If you are purchasing the energy you use from a competitive supplier, it is important to understand the terms of your contract and expiration date.

Message Center

Important information about your bill.

Shopping Information Box

Provides your account and rate information if you wish to shop for a competitive electric and/or natural gas supplier.

Know Your Rights as a Utility Customer in Pennsylvania

This is important information. Please have it translated. If you have questions, call the telephone number on your PECO bill. We can provide a translation.

Esta informacion es muy importante. Por favor de trasladar. Si tienes alguna pregunta favor de llamar al telefono en su factura de PECO. Nosotros podemos proveer traduccion.

The Pennsylvania Public Utility Commission (PUC) prepared this guide to summarize the regulations regarding **Standards and Billing Practices for Residential Service**.

As a residential utility customer, you have many important rights and responsibilities to ensure fair dealings between you and your utility company.

These rights and responsibilities include your right to:

- Safe and reliable utility service.
- A clear and concise bill.
- Fair credit and deposit policies.

You also have the right to:

- Know how your utility bill is calculated.
- Check your utility bill for accuracy.
- Question or disagree with the utility company.
- Receive continuous utility service if you meet your responsibilities.
- Shop for an electric or natural gas supplier.

You have the responsibility to:

- Pay your bill by the due date.
- Provide the utility access to its meter.
- Give the utility at least 7 days advance notice before you move or wish to have service discontinued.

You have additional protections outlined in this guide if you:

- Are a victim of domestic violence with a Protection From Abuse Order.
- Live in a low-income household.
- Are seriously ill or a member of the household is seriously ill.

Your utility company has the responsibility to honor all of these rights. You, the customer, should know your rights and fulfill your responsibilities to maintain your service.

Calculating Your Utility Bill

You have the right to receive a bill for your utility service once every billing period. Most utilities send bills every month. However, some water and sewer utilities send bills once every two months or once every three months (quarterly). Your bill will be based on either a meter reading or an estimate.

If your utility offers an electronic billing program, you may choose to have your bill sent electronically instead of receiving a paper bill. Your electronic bill must include the same information as a paper bill, including bill inserts and messages. Your utility cannot charge you a fee for electronic billing. The electronic billing option is voluntary and you have the right to return to paper billing. To return to paper billing, you must make the request to your utility. The process to return to paper billing may take one billing period.

The Utility Meter and Meter Readings

If your utility sends you a bill each month, the utility will read your meter at least every other month. Some utilities use technology that lets them read your meter automatically.

Others send meter readers and utility service personnel to visit your residence to get a meter reading. Meter readers and utility service personnel will carry identification, which you should ask to see for your protection. Please call your utility immediately if you have questions about the identity of an employee.

The meter is the property of your utility company. It is illegal for you to remove the meter or tamper with it. You have the responsibility to give the utility access to the meter in order to read it and maintain it. You must make the meter accessible by keeping it free from obstructions that the utility person may encounter at your residence. If you have a pet, you should restrain it. If there are obstacles in the way, you should remove them.

Estimated Bills

Utilities that bill monthly may estimate your usage every other month. Your bill also may be estimated when extreme weather conditions, emergencies, strikes, or other circumstances prevent the company from taking an actual meter reading. The estimate is based on your previous usage through previous meter readings and may be adjusted for existing weather conditions.

Your utility bill also may be estimated when the meter reader cannot gain access to your meter. When this happens, the utility company still has the responsibility to take an actual meter reading at least once every six months unless you supply your own meter readings. If you supply the readings, the utility has the responsibility to take an actual reading every 12 months. You and the company have the responsibility to make arrangements for meter readings if the meter is in a locked place. If your bill has been estimated for several months, your actual bill may be increased or decreased according to the usage indicated by the actual meter reading.

Supplying Your Own Meter Readings

If you would like all your bills to be based on actual meter readings instead of estimates, you may supply the utility with readings during estimated billing periods. Some utilities let you give them your meter reading by telephone or through their website. You may also ask for meter reading cards from the utility and return them by the date listed on the card. Contact your utility for more details. The utility will also provide you with meter reading instructions.

Checking Your Utility Bill for Accuracy

If you think that your utility bill is wrong, you can check it in the following ways:

Read your meter if you question the amount of service you have used and compare the meter reading to the meter reading that is on your bill. Your usage will have increased between the time the utility read your meter and when you take the reading. For this reason, your reading may be somewhat higher than the reading listed on your bill.

Compare the usage on the current bill to one you received at the same time last year. Remember to compare differences in usage rather than differences in the total dollar



amount due. Your bill may even have a bar chart that compares usage for the past 13 months. Remember to consider severe weather conditions and changes in living habits (such as additions to your house, a new appliance, additional family members, or more time spent at home) when comparing your usage information.

Contact the utility immediately with any additional questions about your bill.

Gas Cost Rate

Most local natural gas utilities are required to provide reliable natural gas service at the least possible cost. The mechanism used to determine this is the purchased gas cost rate. Because natural gas markets fluctuate, natural gas companies must file their purchased gas cost rate quarterly at which time the company can make adjustments to the rate being charged to you to reflect the price the utility paid for the natural gas. By law, the utility cannot make a profit by charging consumers more than what it pays for the natural gas, but rather, it must be a dollar-for-dollar pass through of costs. If any over-collections occur, the amount will be reflected in your future bills.

Natural gas utility companies are audited annually by the PUC to ensure the purchased gas cost rate being passed on to the consumers reflects the costs paid by the utility and that every effort was made to purchase the gas for the least possible price.

Paying Your Utility Bill

When to Pay

You must make every effort to pay your bill by its due date. After the bill is mailed, you have 20 days to pay it. If you do not pay the bill by its due date, you may be charged a late fee on the unpaid overdue balance. Late fees cannot be more than 1.5 percent per month or greater than 18 percent simple interest per year. If you do not pay your bill on time, the utility may pursue collection activity or termination of service.

Where to Pay

You may either mail the payment; pay your bill at “authorized” locations chosen by your utility, including some utility customer service offices; or pay online. By calling the utility, you also may receive other payment options. Check your utility company’s website for “authorized” payment locations and information about acceptable ways to pay. The utility is not responsible for any lost payments made to an unauthorized agent.

Electronic Bill Payment

Your utility may offer an electronic bill payment program. If the bill payment is made through an automatic charge to your credit card or an automatic withdrawal from your bank account, you have the right to know when the automatic payment will be made – either the number of days after the bill is issued or the actual date. Your utility cannot require you to enroll in an electronic payment program even if you choose to receive your bill electronically.

Billing Errors – Make-Up Bills

Sometimes billing errors occur. These mistakes could be caused by a utility company billing error or a number of low or high estimated bills. The utility must refund or credit your account with any over-collected amounts resulting from this mistake. Likewise, if you have used more electric, gas or water service than the amount you were billed, you must pay the additional charge to the utility. However, the utility company must explain this “make-up” bill. You do not have to pay this amount in a lump sum. You can pay it back over a period of time that is equal to the time period during which the mistake occurred. Please call your utility to make appropriate payment arrangements.



Non-Basic Service Charges

A utility company may put a charge for a non-basic service on your bill. However, the utility must present this charge clearly and separately on your bill. Some examples of these non-basic charges are: merchandise, appliances, installation fees, sales, rental or repair costs, meter testing fees, line extension costs, special construction charges, and warranty programs.

Budget Billing – Plan Your Utility Expenses

Your electric or gas utility must offer budget billing on a year-round enrollment basis. You have the right to request budget billing from the utility company. Budget billing is an agreement you make with the company to have your bills averaged throughout the year. Adjustments to your bill as a result of this averaging may occur periodically throughout the year. The company will review and adjust the amount of your budget bill based on your usage. You will be billed for approximately the same amount each month even though your usage may vary from season to season. At the end of your budget year, if you must pay a large amount to settle the difference from what you actually used, you can ask the company to spread the amount over a period of time.

If you do not pay your monthly budget amount on time, your utility may remove you from budget billing.

The budget billing program may make it easier for you to plan your utility expenses. The utility will provide you with more information about its programs.

If You Move

If you plan to move, you have the responsibility to notify the utility at least 7 days before your moving date to have service discontinued. If you fail to notify the company, you may have to pay for service at your old address even after you move. Even though you move, you are still responsible to pay any utility bill you still owe at your old address. It would be helpful to keep documentation that you notified the utility, either by making a copy of the letter sent to the utility or by writing down the date, time and name of the utility company representative you notified.

You also have the responsibility of giving the company access to your meter for a final reading and shutoff. If you cannot or do not provide access to your meter at the time you want your service shut off, the utility may finalize your account based on an estimate. The utility has the right to issue a revised bill if an actual meter reading later shows the estimate was incorrect.

If You’ll Be Away From Home

If you plan to be away from home for a long period of time, you have the responsibility to make arrangements for paying your bills and ensuring access to the utility’s meter. Remember, your utility service continues even while you are away and you will be billed during your absence. Your failure to make arrangements for payment of these bills could result in the shutoff (termination) of your service.



Third-Party Notification of Shutoff – Extra Protection

The third-party notification program gives added protection against utility service shutoff. This program protects individuals who may either be away from home for an extended time period or those who may not understand the utility company's practices.

The third-party notification program lets you choose another person to receive copies of shutoff or termination notices your utility sends you for any reason.

By filling out a form, you permit the utility to send these notices to a third party that you choose. In this way, another individual (e.g., family member or close friend) is made aware of an important problem. Perhaps this person can provide you with advice or assistance. This third party does not have the responsibility for paying your bills!

You may obtain forms and further information concerning this program by calling the utility, or by visiting your utility company's website.

If You Have a Protection from Abuse Order

If you are a victim of abuse and have a Protection from Abuse (PFA) order issued by the courts, special procedures and protections exist for handling your concerns regarding your utility service.

Some of these protections include:

- Your service cannot be turned off during the winter without approval from the PUC
- Depending on your income, a special payment arrangement may be available.
- Your service cannot be terminated the day before a weekend or holiday.
- You may not be held responsible for a bill in someone else's name.
- You may not be required to pay a security deposit. If you are required to pay a security deposit, you may qualify to spread the amount due over three payments.

Call your utility company to inform them about your PFA so these special procedures and protections can be provided. Your utility company may require you to provide them with a copy of your PFA order.

Security Deposits

Security deposit decisions must be based only on your individual credit record. The utility cannot require a deposit on the basis of where you live, your race, sex, age if over 18, national origin, or marital status.

Credit Policy for New Customers

When you apply for new utility service, the utility company has the right to check your credit history and level of credit risk to determine whether a security deposit is necessary. The utility may ask you for your social security number in order to check your credit history, but cannot require you to provide your social security number. The utility can ask for valid identification (ID) which may be a government issued photo ID or two alternative IDs as long as one has a photo. The utility may also require you to provide the names and proof of identity of each adult occupant of the residence.

The utility company can charge you a deposit as a new customer if you:

- Were previously a customer of the public utility and either your service was involuntarily terminated or you have a previously unpaid balance.
- Cannot pass the utility company's credit scoring assessment.

The utility company must notify you in writing of the specific reasons why you are required to pay a security deposit. If the utility company takes longer than three business days to check your credit, it must provide you with service until the deposit decision is made. You also have the right to furnish a third-party guarantor instead of paying a cash deposit.

If you are a low-income consumer applying for or already participating in a utility Customer Assistance Program, the utility may waive or forgive the need for a deposit.

In addition, before providing service the utility may require that you pay any unpaid bills that you owe to the utility from the last four years. The utility may require you to pay even if you were not the customer of record. If you resided at the residence for which service is requested when the unpaid bills accumulated, the utility may require you to pay those bills. The utility may allow you to make a payment agreement to pay the amount you owe. If you did not live at the residence, the utility cannot hold you responsible for another person's unpaid bills. The utility may ask you to provide additional proof to show that you did not live at the residence.

Credit Policy for Existing Customers

The utility company may require a security deposit from you as an existing customer if you:

- Have not paid your utility bills on time. That is, you have been late in paying two bills in a row or three or more bills in the last year.
- Have failed to make payments according to a payment schedule set up to pay past-due bills.
- Have had service shut off because of unpaid bills.

Satisfying a Security Deposit Request

You may satisfy the utility company's request for the deposit by doing either one of the following two options:

Paying a Cash Deposit. The amount of the deposit cannot be greater than two months of your estimated usage. Applicants who seek to reconnect service after being terminated have the option to pay this deposit in three payments: 50 percent immediately, 25 percent at the end of 30 days, and 25 percent at the end of 60 days.

Existing customers who have been delinquent in payment on their account also have the option of paying the deposit in installments. Existing customers have 21 days after notification by the utility company to make the first payment.

All other applicants or customers may be required to pay this deposit in a lump sum upon request. Applicants for and participants in the utility Customer Assistance Program may be subject to different deposit amounts and should confirm that amount with the utility.

Supplying a Third-Party Guarantor.

Instead of paying a cash deposit you can have another credit-worthy person sign a form guaranteeing that your bills will be paid. If you miss a payment, this person is responsible for paying all missed payments owed to the utility. The guarantor must be able to establish credit by showing an account with a timely payment history that contains no prior service terminations or by passing the utility's credit scoring assessment.

Establishing a Timely Payment History

A utility may hold a deposit until a timely payment history is established. A timely payment history is established when a customer has paid in full and on time for 12 consecutive months. This deposit earns interest. *Note: Commercial deposits are held for 24 months if there are no late payments on the account.*

Disagreeing With Your Utility Company

You have the right to question or dispute any billing or service action of the utility company. You should tell the company of the problem as soon as it occurs. This gives the utility the opportunity to resolve the matter with you. If you do not contact the utility first, the Commission may instruct you to do so before accepting an informal complaint from you.

Questions, Problems and Disputes – Get In Touch Immediately with Your Utility

You may question any charge applied to your bill, ask about the company's billing policies or services, request new service, complain about present service or make a payment agreement for your bills. Your concerns or questions can often be best answered if you immediately bring them to your utility company's attention. Your utility company may ask you to allow it to review its records about your concern and call you back. If you agree to let the company do this, the utility company will call you back with the results of its investigation. If the company cannot reach you, it will send you a letter that will tell you what it found from its review.

If you are not satisfied or disagree with the utility company's response, tell the company that the matter is not resolved to your satisfaction. You may do this in writing or by notifying the company representative by phone. At this point, the inquiry you make to the utility company becomes a **dispute**.

Steps of the Dispute Process

Here are the steps of the dispute process, which must be followed in the order in which they are listed below:

Step 1. Filing a Dispute with the Utility Company.

After you have indicated that you are not satisfied with the company's resolution of your inquiry, the company must respond to your dispute within 30 days. In answering your dispute, the company must provide you with all the information necessary for you to make a decision on whether you need to proceed further with the matter. This includes informing you of all related company rules (tariffs). The utility company can also provide you with a statement of your account including payments and meter readings. Meter test results and any other information related to your dispute should also be included when appropriate. In addition, the company must tell you of your right to register a further complaint with the PUC and how to do this. The utility must make the written utility company report available to you upon request.



Step 2. Filing an Informal Complaint with the PUC.

You must first contact your utility company if you have questions or concerns. If you do not agree with the company's response to your concerns, you may file an informal complaint with the PUC within 10 days of notification or mailing of a utility company report (in order to maintain utility service while you appeal). You may still file an informal complaint after 10 days, but if you have a pending shutoff notice, you may be waiving your right to keep your service on while your dispute is pending. Write or call the PUC's Bureau of Consumer Services for assistance (see last page of this guide for contact information). To look into your complaint, the Bureau will need the following information regarding the account your complaint involves:

- Name;
- Telephone number;
- Service address;
- Account number;
- Name of the utility;
- Description of the problem and what action the utility company took;
- Request for action you are seeking.

The Bureau of Consumer Services' staff will review the matter and investigate further. They will make a decision based upon the facts both you and the company present.

The Bureau will notify you of its decision and at the same time explain the steps involved in appealing this decision to the PUC if you disagree with it. You may request a written report of the Bureau's decision.

Step 3. Filing a Formal Complaint.

If you disagree with the Bureau of Consumer Services' staff decision, you have the option to appeal that decision within 20 days from the date you received notification or mailing of the Bureau's informal complaint report (in order to maintain utility service while you appeal). You may still file a formal complaint after these 20 days, but if you have a pending shutoff notice, you may be waiving your right to keep service on while your dispute is pending. The company also has the right to appeal the Bureau's decision to the PUC.

After formal complaint forms are filed with the PUC, a hearing may be scheduled, at which time a PUC judge will listen to both sides of the dispute and issue a decision. Although it is not necessary, you may wish to use a lawyer.

Protection from Termination During the Dispute Process

The utility company may not shut off your service for non-payment of the bill in question during the period that you are waiting for a response to your inquiry or dispute. However,

you are still obligated to pay all utility bills that you do not dispute including any bills you are receiving while the complaint is ongoing. The utility has the right to terminate your service for non-payment of undisputed bills.

Customer Assistance Programs (CAP)

Programs that Help Low-Income Customers

Customer Assistance Programs (CAPs) provide help to low-income, payment troubled utility customers. Generally, customers enrolled in a CAP agree to make monthly payments to the utility based on household size and gross income. Customers make regular monthly payments, which may be for an amount that is less than the current bill for utility service. Besides regular monthly payments, customers need to follow certain rules to remain eligible for continued participation in the CAP. In exchange for regular payments, some companies may also remove the amount consumers already owe. Companies and/or human-service agencies work with customers to determine what customers can pay. Call your local utility for more information about CAP, the eligibility requirements, and how you can apply.

CAP customers are often subject to special rules which differ from the rights and responsibilities available to other utility customers. If you are a CAP applicant or participant, you should request a copy from your utility company of the rights and responsibilities which apply to you. One example of such a rule difference is that the PUC may not provide or order a utility company to provide a payment agreement based upon unpaid CAP rates. However, the PUC may still investigate or receive complaints from CAP customers about issues other than establishing payment agreements.

Low-income consumers may also qualify for the Low Income Home Energy Assistance Program (LIHEAP). For information regarding LIHEAP Cash and Crisis benefits and Weatherization programs please call your local County Assistance Office or the state Department of Public Welfare at: 1-800-692-7462.

Utility Service Shut-Off/Termination

Important: If you have difficulty paying your bills or if you are not making payments for any other reason, tell your utility company as soon as possible. By notifying the utility immediately, you may avoid shutoff of your service. The following information concerns both your rights and responsibilities regarding service shutoff.

Payment Agreements

A payment agreement is an arrangement you reach with the utility company to make reasonable payments over a period of time for the amount of money that you owe. The size of your payments will vary, depending on such things as:

- Income (you will be required to provide the utility with your household income and number of people living in your household).
- Payment history.
- Length of time your payment has been overdue.
- Size of the unpaid balance.

If you cannot make a reasonable payment agreement with the utility company, you may contact the PUC for assistance within 10 days after you receive an answer from the company regarding a payment agreement. You may still file an informal complaint after 10 days, but if you have a pending shutoff notice, you may be waiving your right to keep service on while your dispute is pending. (This is Step 2 of the Dispute Process.)

Length of Payment Agreements

The PUC must follow specific lengths of time as outlined in the Public Utility Code when establishing payment agreements for residential customers. The payment agreements can run from as long as five years for low-income households to as short as six months for other households depending on their level of income.



When Utility Service Can Be Shut Off

The utility company can shut off your utility service Monday through Friday for any of the reasons listed below.

- Non-payment of an undisputed bill for service, non-payment of a payment agreement, non-payment of a security deposit, or a “bad” check/dishonored credit card used to avoid a shutoff.
- Tampering with company meters or other company property, or stealing utility service.
- False statement or fraud in obtaining your utility service.
- Refusal to allow utility employees to read your meter or to check company equipment.
- Violations of rules, approved by the PUC, which may cause harm to individuals or damage to utility company equipment.

Tenants – When Service is in Your Landlord’s Name

If your landlord either fails to pay utility bills for your residence or instructs the utility company to shut off your service, you must be notified by the utility company at least 30 days in advance. Depending upon circumstances, shutoff notices may be mailed, personally delivered, posted on individual dwelling units and common areas, or a combination of these methods. The utility company will then explain your rights and duties related to continuing service and will mail you a written summary of this information if you ask for it.

When Utility Service Cannot Be Shut Off

The utility company can shut off your utility service Monday through Thursday for any of the reasons listed below:

- More than four years old.
- For either merchandise or service work.
- In someone else’s name, unless you were an occupant or your name was on the lease, mortgage or deed of the affected property.

For low-income customers, service may not be shut off between December 1 and March 31 (see the winter termination section that follows).

Medical Certifications

If you are behind on your bills, you may be able to avoid shutoff or obtain restoration of utility service if there is a medical emergency in your household. A medical emergency exists if you or a member of your household are seriously ill or have a medical condition that will be worsened if you do not have utility service.

To use a medical certificate to avoid termination or restore service, you must be a customer of the utility. You are a customer if you have an active account or a final bill that is not past due. Once your final bill becomes past due, you are no longer a customer and your medical certificate may not be enough to restore service (a payment may be required with the medical certificate).

For a medical certificate to be accepted by the utility, your licensed physician, physician assistant or a nurse practitioner must call or write the utility company with the nature and anticipated length of the illness or medical condition and the specific reason why the service needs to be kept on. (See your utility's Shutoff Notice for more information in regard to this procedure because your doctor's statement to the utility must contain specific information.)

The company may require the licensed physician/nurse practitioner to follow up a phone call with a written statement verifying the medical emergency. The shutoff can then be postponed for a maximum of 30 days and renewed for additional 30-day periods.

If your service has already been shut off, you may provide a medical certification to the utility to have service restored within 24 hours. A payment may be required with the medical certificate if you are an applicant seeking restoration.

A single medical certification will result in postponement or restoration of service for a maximum of 30 days. However, you still have the responsibility to pay your current bills or your budget billing amount during the postponement. If you do not pay your current bills, the utility is not required to accept more than two medical certification renewals.

Winter Terminations

Your utility service can be shut off during winter months (December 1 through March 31) without the PUC's approval if you fail to pay your bill. In order to shut off service in the winter months, your income must be above 250 percent of the federal poverty level. Poverty levels change each year. You should check each year because your eligibility for possible winter termination of service may change.

The Shutoff (Termination) Process

Shutoff or termination of utility service is a very serious matter. Paying current utility bills or keeping up with payment agreements helps you to avoid a shutoff. It is important to contact your utility company as soon as you receive a notice about an overdue bill or for failure to provide access to the utility's meter or equipment. Notices may include bill reminders, letters, phone calls and PUC-approved shutoff forms. Your utility company has programs that can help low-income households pay their utility bills. The company will try to make a payment agreement with you so that you can pay what you owe and avoid the shutoff. The utility company must follow these steps before shutting off your service:



- At least 10 days prior to the scheduled shutoff date, your utility company must notify you in writing. This "10-day shutoff notice" is effective for a period of up to **60 days**. The 10-day notice will inform you about what action you can take to avoid having your service shut off. (Please note: In certain cases, the company does not have to give you a 10-day notice before it shuts off your service. It may begin the shutoff process with a 3-day notice. The 3-day notice may be by telephone.)
- At least three days before your service is shut off, your utility company must attempt to contact you in person or by telephone. **The utility may proceed with the shutoff even if the contact was not successful.**
- At the time of shutoff during the winter (December 1 through March 31), your utility company must attempt to contact a responsible adult at your residence. If no adult is home, the company must leave a notice at your residence stating that it will return in 48 hours to shut off your service.
- Between April 1 and November 30, your utility will not leave a 48-hour notice. During those months, the utility may proceed with the shutoff on or after the scheduled day on the shutoff notice if you have not paid your past due bills or made arrangements with your utility to pay your bill.
- If your service is shut off, your utility must provide you with a notice indicating why your service was shut off and what steps you can take to get your service restored.

The Restoration Process – Getting Your Service Back On

Between April 1 and November 30, the utility company must restore your service within three days if you pay the amount you owe in full, make a payment agreement if eligible, and meet any other conditions required by the utility. If your service was shut off during the winter (December 1 through March 31), your utility will reconnect service within 24 hours if you pay the bill, make a payment agreement if eligible and meet any other conditions. Note: If you have gas service and the shutoff required sidewalk or street digging, reconnection may take up to seven days.

The company may charge a fee to restore your utility service. At the same time, it may also require you to pay a security deposit.

Remember, to avoid having your utility service shut off, you have the responsibility to contact the utility company immediately with any billing dispute or payment problem.



Right to Restrict Your Personal Information

Consumers have the right to personal privacy. The utilities have the responsibility of safeguarding their customers' personal information and prevention against unauthorized use of this information. All electric utility consumers have the right to restrict their electric company from disclosing their personal information. No electric company may disclose the telephone number of their utility customer. As a utility consumer you must notify your electric company if you do not want the company to share your information, including name, address, account information and historical electricity usage. If you do not specifically tell the electric company that you do not want your information shared it will be shared with electric generation supply companies licensed in Pennsylvania.

Choosing an Electric or Natural Gas Supplier

As a Pennsylvania consumer, you may be able to choose your electric generation supplier and natural gas supplier in areas where competitive supplies are offered. You may be able to secure supply rates below the prices offered by the utility. You are encouraged to visit the PUC's shopping websites at papowerswitch.com and pagasswitch.com. Contact competitive suppliers to obtain pricing information for the generation portion of your bill. Competitive offers may not be available in all areas.

Your other rights in the competitive energy marketplace include the right to:

- Receive a "price to compare" from both the utility and competitive supplier so you are able to make an "apples-to-apples" comparison.
- Receive the benefits of new services, technological advances, improved efficiency and competitive prices.
- Be protected from unfair, deceptive, fraudulent and anti-competitive practices of providers of electric and natural gas service.
- Expect that the quality, reliability and maintenance of your electric and natural gas distribution service should not change and is still monitored by the PUC.
- Receive unbiased, accurate and understandable information to help shop for power and to save money in the deregulated environment.

The PUC has practical tips on its websites that you can use to determine whether you can reduce your energy bills by switching your electric generation or natural gas supplier. For more information and a list of suppliers, see the PUC's shopping websites at papowerswitch.com and pagasswitch.com. You may also visit the state Office of Consumer Advocate's Electric Shopping Guide and Natural Gas Shopping Guide at: oca.state.pa.us.

Additional Information Concerning Your Utility Service

This guide was prepared as a summary of the rights and responsibilities you have as a utility customer based on the PUC's regulations (**Standards and Billing Practices for Residential Utility Services**). This guide has attempted to highlight and answer some of the questions you may have about your utility service.

If you still have questions about your utility service, call your utility company immediately. It can provide you with additional information. You can also visit the utility company's website.

The PUC's Bureau of Consumer Services can provide further assistance in utility matters. However, you must attempt to resolve a dispute with your utility company **before** you bring your complaint to the Bureau of Consumer Services. You can reach the PUC's Bureau of Consumer Services by calling 1-800-692-7380. For people with speech or hearing loss, dial 7-1-1 (Telecommunications Relay Service). You can reach the PUC by mail/online at:

**PA Public Utility Commission
Bureau of Consumer Services
P.O. Box 3265
Harrisburg, PA 17105-3265**

**puc.state.pa.us
PaPowerSwitch.com**



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