

Payment Options __

- eBills: Receive your bills electronically and pay electronically from your bank account.
- Direct Pay: Your payment will be deducted automatically from your bank account, whether you receive a paper bill or eBill.
- Credit/Debit card: By phone (1-888-909-4634) or on our website (www.CentralHudson.com).
- ezPay: One-time payment available on our website. You will need your Central Hudson account number and your banking information.
- Pay by text: Pay your account balance. Register for our text messaging service online by logging in at www.CentralHudson.com. You may also register for this service by texting REG to 236483 (CenHud). If your cell phone number is not on file in our records, you will need your Central Hudson account number to complete registration by text.
- Pay by phone: 845-452-2700 or 1-800-527-2714, Have your Central Hudson account number and bank account information handy.
- Pay through U.S. mail: Return your bill stub and check in the return envelope provided. When you provide a check as a payment, you authorize Central Hudson either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.
- Pay in person at an authorized payment location. Be sure to include your bill stub to ensure proper credit.

Additional information on payment options and a listing of convenient authorized bill payment locations can be found at www.CentralHudson.com.

Payment agreement options & billing accuracy: You are entitled to pay your bill in installments with a payment agreement based on your financial circumstances, and/or when your scheduled meter reading usage is estimated; i.e., if the next actual meter reading shows we underestimated your usage by more than 50 percent or \$100, you can pay the amount of the difference in installments. Central Hudson reserves the right to revise any billing if necessary.

Contact Information _

Keep your contact information current by logging into our website and updating your mailing address, phone number and email. For Your Information

Inquiries: Please refer to your account number shown on this bill when making inquiries. Representatives are available by telephone. Monday through Friday 8 a.m. to 6 p.m., and Saturday 9 a.m. to 1 p.m.; call 845-452-2700 or 1-800-527-2714. If you do not get a satisfactory response when you call Central Hudson, please ask to speak with a Supervisor. Further assistance is available from a Consumer Outreach representative or the Customer Account Services Manager. If still not satisfied, you may contact the NY Department of Public Service at www.dps.ny.gov/complaints or (800) 342-3377.

Employee Identification: For your protection, our employees carry an official card bearing the employee's name and photograph. Please ask to see it.

Senior Identification Program: We provide special protections and services for seniors. If you are age 60 or older, please contact us to enroll in our confidential Senior Identification Program.

Life Support Equipment: If life support equipment, such as a kidney machine or 24-hour respirator, is being used by you or another member of the household, please let us know.

Late Payment Charge: Bills are due when rendered. To avoid a late payment charge of 1.5 percent per month, your payment must be received by the date shown on your bill stub.

Deposit Requirements: We may require a security deposit if your account is in arrears or if we have terminated service for nonpayment. Please contact us for further information on deposit requirements.

Budget Billing: To levelize your bills throughout the year at an equal monthly amount, call us and ask about Budget Billing.

Rate Schedules: Rate schedules are available at our 284 South Ave., Poughkeepsie, office and on our website.

Unmetered Service: Usage for unmetered lighting accounts is based on wattage and estimated hours of operation.

Right To an Actual Meter Read: Upon the discontinuation of utility service, customers may obtain, upon request, an actual meter reading. A \$25 special meter reading fee may apply. The meter reading will be obtained within 48 hours, not including holidays or

Definition of General Billing Terms_

non-workdays. Full access to the meter(s) is required.

Full-Service Customers: Customers who purchase electricity and/or gas supply from Central Hudson for delivery through our wires or pipes.

ESCO-Service Customers: Customers enrolled in our Customer Choice Program, who purchase electricity and/or gas from an independent energy supply company (ESCO) for delivery through Central Hudson's wires or pipes.

Meter Multiplier: A conversion factor used for a meter designed to record only a portion of energy use.

NYS & Local Taxes: Taxes and surcharges imposed upon Central Hudson by the state of New York and/or local authorities, to be collected from all customers.

Heating Degree Days: A method of measuring the severity of winters. A higher degree-day number represents a colder time period. For more information about degree days and energy conservation, visit our website at www.CentralHudson.com.

kWh: Kilowatt hour, a measured volume of electricity. kW is a maximum measured rate of electricity.

Ccf: Hundreds of cubic feet, a measured volume of gas.

Definition of Delivery Charges _

Basic Service Charge: A pro-rated 30-day charge for maintenance and account administrative costs; billed whether or not you use electricity or gas during the billing period.

Delivery Service Charge: The cost of delivering electricity or gas to customers, whether purchased from Central Hudson or another supplier.

MFC Administration Charge: A charge to reflect the administrative costs Central Hudson incurs to support the provision of electric and natural gas.

Transition Adjustment: A charge that balances the costs of converting customer from full-service to ESCO-service.

Bill Credit: A mechanism to refund a regulatory balance owed to customers. Revenue Decoupling Mechanism (RDM): A mechanism intended to minimize the impact to Central Hudson resulting from reduced energy consumption as efficiency programs are implemented. For certain gas heating customers, the RDM will reflect a separate Weather Normalization Adjustment to adjust gas delivery charges due to variations from normal weather for October through May.

System Benefits Charge (SBC)/Renewable Portfolio Standard (RPS): Incremental state-mandated electric and gas charges to fund energy efficiency programs, assistance for low-income customers, energy research and development, increase renewable resources, and other initiatives. An additional cost may be included in this line item associated with the Clean Energy Standard, explained below.

Purchased Power Adjustment: A mechanism to refund to electric customers the benefits associated with the revenue sharing agreement with the owner of one of Central Hudson's former electric generating plants.

Miscellaneous Charge: A mechanism to refund/recover from electric customers the benefits/cost associated with Central Hudson's retained electric generation and mandatory power purchases. An additional cost included in this electric line item for non-demand customers is the MISC II charge explained below. For gas customers, a mechanism to refund/recover interruptible refunds/ surcharges applicable to SC No. 11 customers, Earnings Adjustment Mechanism and Rate Adjustment Mechanism.

MISC II: A mechanism to recover from electric customers the cost associated with the Company's Targeted Demand Response Program, the Company's Distributed System Implementation Plan, the costs associated with certain elements of Value Stack Compensation related to the purchase of generation, the Company's Commercial System Relief Program, Earnings Adjustment Mechanism and Rate Adjustment Mechanism.

Definition of Supply Charges _

MFC Supply Charge: A charge to reflect the costs Central Hudson incurs associated with purchasing electric and natural gas supply for full-service customers.

Market Price: The average monthly price per kWh Central Hudson pays for electric supply for full-service customers. Additional costs included in this line item are state-mandated charges to recover costs associated with supporting renewable and zero emission power sources.

Market Price Adjustment: An adjustment (credit or charge) to the previous month's Market Price for differences caused by the timing of billing and collection.

Gas Supply Charge: The average monthly price per Cof
Central Hudson incurs for gas supply for full-service customers.
Clean Energy Standard (CES): A state-mandated initiative
to reduce emissions from power sources by 40 percent from 1990
levels by 2030, and 80 percent by 2050; and produce 50 percent
of electricity from renewable sources by 2030. Charges to recover
costs associated with supporting renewable and zero-emissions
power sources are included within the supply portion of the bill of all
New York utility and energy service companies.

Customer Choice Billing

Consolidated Bill Credit: A credit will be provided on bills issued as a result of a regular meter reading for ESCO-electric and/ or gas service customers receiving one consolidated bill for Central Hudson delivery charges and the ESCO's supply charges. This credit represents certain costs that we no longer incur to provide service to you; and the amount is subject to change and approval by the PSC.

MFC Administration Charge: (see definition above); ESCOservice customers receiving a separate bill from their supplier are not billed this charge,

MFC Supply Charge: (see definition above); ESCO-service customers are not billed this charge.

Transportation Demand Adjustment (TDA): For gas ESCO-service customers, a mechanism to recover costs of statemandated programs and refund benefits of specific types of gas sales. These amounts are included in the Gas Supply Charge for full-service customers.