

SPECIAL PROTECTIONS FOR SENIORS, THE BLIND AND DISABLED

Central Hudson will not disconnect or refuse to restore service to customers who are known to be blind, disabled or 62 years of age or older, without making a diligent effort to work with the customer to devise a plan that would preclude disconnection. Central Hudson makes a courtesy phone call when bad weather is expected that may cause power outages and will provide automated calls to these customers who have lost power during storms. These calls include information on estimated restoration times, shelter locations, and bottled water and dry ice locations. Seniors also receive Central Hudson's *Powering Connections* newsletter biannually. At least twice a year, an attempt is made to verify that the phone number on these customers' accounts is valid. Central Hudson will not terminate service in the winter, between Dec. 1 and April 15.

HELP DURING HOSPITALIZATION

Central Hudson customers and household members who will be hospitalized for at least three days may request an extension on the due date of their utility bill of up to 30 days from the date of admission to the hospital. An application for the Help During Hospitalization Program is available at www.CentralHudson.com/PaymentAssistance or by contacting a customer service representative. The completed application, which requires a doctor's signature, should be sent to Central Hudson, Attention: Consumer Outreach, 284 South Ave., Poughkeepsie, NY 12601.

THIRD PARTY NOTIFICATION

Customers may request that bills and other notices be sent to a willing third party, to ensure that someone else remains informed of the customer's account status. The third party is never responsible for the bills. An application for Third Party Notification is available at www.CentralHudson.com/PaymentAssistance or by contacting a customer service representative. The completed application, which requires the third party's signature, should be sent to Central Hudson, Attention: Customer Account Services, 284 South Ave., Poughkeepsie, NY 12601.

GIFT CERTIFICATES

Central Hudson gift certificates are the perfect gift for friends, neighbors or community members who may need assistance paying a utility bill. Gift certificates are available in any amount and can be mailed to the purchaser or the recipient. Forms to purchase a gift certificate are available at www.CentralHudson.com/PaymentAssistance or by contacting a customer service representative.

Central Hudson Customer Service

Mon. – Fri. 8 a.m. – 6 p.m.

Sat. 9 a.m. – 1 p.m.

(845) 452-2700

From outside the 845 area code: (800) 527-2714

Fax: (845) 486-5658

TDD/TTY Phone: Dial 711

www.CentralHudson.com/ContactUs



PAYMENT & SPECIAL ASSISTANCE PROGRAMS

Central Hudson is here to help

Central Hudson offers a variety of programs to help customers through financial and medical difficulties



BILL DISCOUNT PROGRAM

Customers receiving Home Energy Assistance Program (HEAP); Lifeline; Supplemental Nutrition Assistance Program (SNAP); Medicaid; Supplemental Security Income (SSI); Federal Public Housing Assistance; Veterans Pension or Survivors Pension; and certain programs for Native Americans, are entitled to Central Hudson's Bill Discount Program, which provides a monthly bill credit for 12 consecutive months. The amount of the bill discount credit is based on the service type and amount of HEAP benefit. Customers receiving this program are enrolled in Budget Billing, but may choose to opt out, and will receive Central Hudson's *Powering Connections* newsletter biannually. Customers can apply for this program by visiting www.CentralHudson.com/PaymentAssistance, and clicking on Bill Discount Program.

HEAP is a federally funded program that helps eligible households pay heating and/or utility bills. The program offers Heating Equipment Repair or Replacement and Clean and Tune benefits. To learn more about HEAP, visit www.CentralHudson.com/HEAP. To apply for HEAP, visit MyBenefits.ny.gov or call (800) 342-3009.

BUDGET BILLING

Budget Billing makes energy costs more predictable. To smooth out billing fluctuations, Central Hudson averages the last 12 months of usage to calculate a monthly billing amount, which is then billed for the following 11 months. Every six months your balance will be reviewed and adjusted to reflect actual usage and changes in energy prices. To sign up, visit www.CentralHudson.com/BudgetBilling or contact a customer service representative.

DEFERRED PAYMENT AGREEMENT

A Deferred Payment Agreement allows customers to pay past-due balances in monthly installments without incurring finance charges, provided that future bills are paid in full and on-time. These agreements are based on financial ability to pay. To apply, contact a customer service representative during normal business hours.

EXTRA SECURITY PLAN

Customers with a fixed income such as SSI, Social Security Disability insurance (SSD), survivor benefits or a pension as the only source of household income, are eligible to extend the due date of their utility bill to the sixth of the following month in order to better manage monthly payments. Customers can apply for the Extra Security Plan, which requires a copy of the SSI, SSD, survivor award letter or pension benefit statement, at www.CentralHudson.com/PaymentAssistance. A downloadable form is also available and can be sent to Central Hudson, Attention: Consumer Outreach, 284 South Ave., Poughkeepsie, NY 12601.

GOOD NEIGHBOR FUND & VETERANS GRANT

Since 1986, the Good Neighbor Fund has helped customers experiencing financial hardship and an energy emergency who have exhausted all other forms of payment assistance. Eligible customers may receive a grant up to twice their monthly bill and not to exceed \$325 based on energy service type and average monthly bill; and a new deferred payment agreement for the remaining balance. This program is funded by Central Hudson's customers, employees and shareholders. Contact a customer service representative to apply.

LIFE SUPPORT EQUIPMENT PROGRAM

The Life Support Equipment Program provides customers or household members who require electricity to operate life-sustaining equipment and who obtain yearly certification from a doctor or local board of health the following benefits: a courtesy phone call when bad weather is expected that may cause power outages; daily monitoring throughout large storms when power is affected; and appropriate identification on the meter to ensure that services to customers who are unable to pay is not suspended or disconnected as long as the need for life support continues. Twice a year, program customers are contacted to verify that the phone number on the account is valid. Customers are provided with a dedicated priority hotline number to contact the Company at any time: 800-655-9356.

An application for this program is available at www.CentralHudson.com/PaymentAssistance or by contacting a customer service representative. The completed application, which requires a yearly doctor certification, should be sent to Central Hudson, Attention: Consumer Outreach, 284 South Ave., Poughkeepsie, NY 12601.

MEDICAL EMERGENCY CERTIFICATION

Customer will remain interruption-free effective 30 days when a medical emergency, as certified by a medical doctor or local board of health, exists. The Medical Emergency Certification can be renewed if the customer's inability to pay for utility services is demonstrated. Contact a customer service representative for additional details.