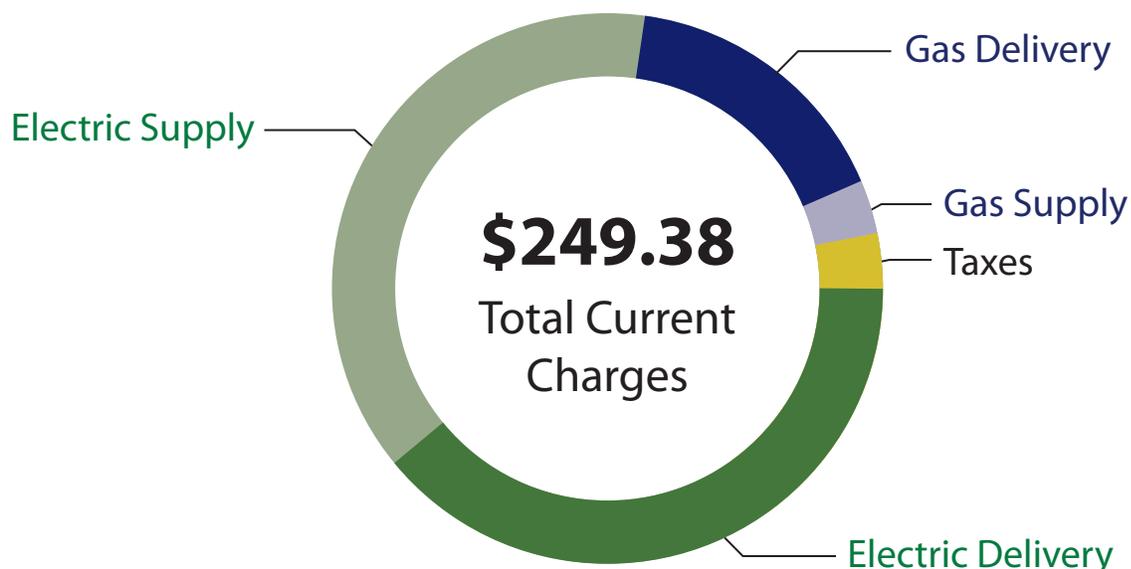


# Bill Summary Explained

The following example explains items found on the graph on the first page of your bill



## Supply Charges

Payments toward the energy supply portion of your bill go toward the cost of electricity and natural gas purchased from the companies that operate power plants and provide the supply of natural gas. Since deregulation, Central Hudson and other utility companies in New York state are generally not permitted to own central station generation. Central Hudson delivers these commodities. Payments toward supply costs pass through Central Hudson to pay power plant operators and natural gas supply providers. Supply rates are market-based and continuously fluctuate\*, up and down, depending on factors such as customer demand, available supply and the cost of fuels.

*\*Customers who rely on an Energy Service Company (ESCO) for the purchase of their energy supply may have opted for a fixed-rate agreement for supply charges. Rates for supply purchased by Central Hudson are variable.*

## Taxes

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

## Delivery Charges

Delivery charges represent Central Hudson's costs for delivering electricity and natural gas to homes and business over our region's network of electric lines and natural gas pipelines, operating and maintaining the delivery infrastructure and providing an array of customer services. Delivery charges include a Basic Service Charge, as well as a System Benefits Charge, mandated by New York state to fund a number of initiatives, including energy efficiency programs, assistance for low-income customers, energy research and development and subsidization of renewable energy sources.

## Total Current Charges

The total current charges amount reflects the charges incurred during your most recent billing period for which you are receiving a bill. The "amount due now" listed in the bill summary and payment stub reflects the total amount due on your account, and may differ from the total current charges amount depending on bill adjustments and other factors.