

YOUR RIGHTS AND RESPONSIBILITIES AS A NON-RESIDENTIAL CUSTOMER

Central Hudson values having you as a customer. Our goal and pledge to you is to continue to provide you with the lowest possible price and the highest level of customer service. Your satisfaction is of great importance to us.

Whenever you have a question, problem or complaint about your gas or electric service or bill, please contact us. You're entitled to, and you will receive a prompt and polite answer to your inquiry. Our employees are available to help you. Contact information may be obtained from our website and telephone numbers for our Business Development Group are listed on page 10 of this brochure. Our telephone number is also on your bill, on our website and in most telephone directories.

ENERGY CHOICE
 Our Energy Choice plan provides you with the opportunity to choose who supplies your electricity and/or natural gas. With Energy Choice, you are able to choose your supplier from alternate suppliers eligible to do business in our area. If you do not select an alternate supplier, Central Hudson will purchase the energy on your behalf.

Regardless of whom you purchase your electricity or natural gas from, Central Hudson will continue to deliver it over our transmission and distribution systems, and will also continue to provide all customer service support functions. And, regardless of where you purchase your electricity or natural gas, the rights and responsibilities described in this pamphlet will remain in effect for your Central Hudson delivery service. If you purchase your electricity or natural gas from an alternate supplier, your rights and responsibilities relating to that service will be provided through your contract with that supplier.

Some alternate suppliers offer a single-bill option, which includes your Central Hudson delivery charges and your electricity or gas supply charges from that alternate supplier. With this billing option, you make one payment to Central Hudson for both charges.

For a list of eligible marketers in our service territory, check our website at www.CentralHudson.com or contact Customer Account Services.

These service classifications apply to both full-service accounts and to those accounts enrolled in the Customer Energy Choice Plan, who are billed by Central Hudson for delivery service only.

Service Classification No. 2 — General Service Rate

Secondary Metered Service With Measured Demands: Customers must take service at secondary voltage. Service can be either single- or three-phase.

Single- or Three-Phase Service Without Measured Demands: (1) the difference between four consecutive actual meter reads during the preceding 12 months has not exceeded 2,500 kWh for monthly read customers; or (2) the estimated or metered demand of the customer is less than 10 kW.

Primary Metered Service With Measured Demands and Customer-Owned Transformers: Customers must take service metered at primary voltage and provide their own transformers. Service can be either single- or three-phase.

Any customer taking three-phase primary service whose demand exceeds 1,000 kW during two consecutive months of the previous 12 months shall be transferred to Service Classification No. 3 — Large Power Primary Service. A customer so transferred shall only be eligible for transfer back to Service Classification No. 2 on the annual anniversary of the transfer to Service Classification No. 3, and only if the customer's demand has never exceeded 1,000 kW during two consecutive months of the previous 12 months.

Service Classification No. 3 — Large Power Primary Service

Customers must take service at primary voltage and own their own transformer. The minimum basic demand billed will be 500 kW per month.

Service Classification No. 5 — Area Lights

Customers may supply a suitable pole or rent both the pole and fixture from Central Hudson.

Service Classification No. 8 — Public Street and Highway Lights

For the lighting of streets, highways, roadways and ways open to public use for the state of New York, counties, townships, cities and incorporated villages. The municipality must submit a written application including a list of the quantity and size of luminaries to be supplied.

Service Classification No. 13 — Large Power Substation & Transmission Service

Available when a customer provides all equipment necessary to take service directly from a substation having a line-side voltage of 69,000 volts or higher or at a transmission voltage of 69,000 volts or higher.

HOURLY PRICING PROVISION (HPP)

All customers with demand exceeding 300 kW in any two of the previous 12 months and electing to purchase their electric energy requirements from Central Hudson will be billed for the market price of electricity based on hourly charges according to the Day-Ahead Locational Based Market Price as set by the New York Independent System Operator for Central Hudson, Hudson Valley, Zone G.

COMMON NON-RESIDENTIAL GAS RATE CODES

Service Classification No. 2 — Commercial and Industrial Rate

Commercial and industrial non-heating customers
 Commercial and industrial heating customers
 Commercial and industrial heating, water heating, and cooking customers

Service Classification No. 9 — Interruptible Transportation

A service available for the transportation of customer-owned gas to those individual customers that have the capability of transporting and consuming at one service point 35,000 Ccf or greater per year, or to those aggregated customer buying groups having the capability of transporting and consuming 50,000 Ccf or greater per year. Customers must agree to take service on a fully interruptible basis, and must provide and maintain necessary standby facilities for using alternate fuels during periods of interruption.

Service Classification No. 11 — Firm Transportation Rate

A service available for firm transportation service by the Company of customer-owned gas, which the customer has arranged to have transported to a delivery point at the boundary of the Company's service area. Minimum usage of 750,000 Ccf per year.

The following gas service classifications apply to accounts billed by Central Hudson for delivery (transportation) service only, under our Energy Choice plan.

Service Classification No. 6 — Firm Transportation Rate

A service available for firm transportation service by the Company of customer-owned gas, which the customer has arranged to have transported to a delivery point at the boundary of the Company's service area. Minimum usage of 35,000 Ccf per year.

Service Classification No. 13 — Commercial and Industrial Aggregated Firm Transportation Rate

A service available to customers eligible for Service Classification No. 2 who are members of a customer buying group, which has the capability of consuming 50,000 Ccf or greater per year. Under this service, Central Hudson will provide firm transportation of customer-owned gas that has been delivered to Central Hudson's service area on behalf of the customer buying group.

PUBLIC SERVICE LAW 76

Under this law, most religious institutions, certain supportive or supervised community residences, and any post or hall owned or leased by a not-for-profit agency that is a veterans' organization qualify for gas and/or electric residential rates, including electric time-of-use rates. While residential rates are more economical for most customers, nonresidential rates may be advantageous for customers with certain usage patterns. If you feel your institution would benefit, or if you have any questions, please contact Customer Account Services.

DEMAND RESPONSE & ECONOMIC DEVELOPMENT PROVISIONS

Certain rate options may be available to eligible non-residential customers under the Company's Demand Response and Economic Development tariff provisions. To determine if your business qualifies for a demand response or economic development provision, call Customer Account Services and ask for the District Director in your service area.

COMPLETE DETAILS AVAILABLE

Complete details of Central Hudson's rate schedule are available for public inspection on our website (www.CentralHudson.com).

ADDITIONAL RIGHTS

We make every effort to answer your questions and help you with your problem. If, after talking with us and after utilizing our Customer Assistance Referral Program, you still aren't satisfied, you can write to:

NYS Public Service Commission, Consumer Services Division
 90 Church St., 4th Floor, New York, NY 10007-2919

You can also contact the PSC at www.dps.ny.gov/complaints or on their toll-free Helpline at (800) 342-3377.

CUSTOMER ACCOUNT SERVICES

For customer inquiries, or to report a power outage, call the "PowerLine" at (845) 452-2700 or (800) 527-2714.

Customers who have touch-tone telephones can utilize this automated telephone service, the "PowerLine," to report electric service interruptions or report a gas odor. In addition, through a series of easy-to-use directions, you can make a payment or obtain general information regarding your account.

At any time while using this automated service, you can choose to speak with one of our Customer Service Representatives by pressing the "0" (zero) button on your telephone. Customers who do not have touch-tone service should remain on the line. A Customer Service Representative will assist you. You can also contact us via email at customercontact@cenhud.com.

Telephone Inquiries:
 8 a.m. to 6 p.m. (Monday - Friday)
 9 a.m. to 1 p.m. (Saturday)
 EMERGENCY SERVICE — Call anytime

Tenemos esta información disponible en español en www.CentralHudson.com y en forma de folleto.

Payments can be made online, and account information and transactions can be accessed through our website: Go to www.CentralHudson.com and log in to My Account.

PRIVACY POLICY

Central Hudson is committed to maintaining the confidentiality, integrity and security of personal information about our customers. Please visit our website to review our privacy policy.

PHONE NUMBERS

24-Hour Gas Odor Emergency Service _____ (800) 942-8274
 (To report natural gas odors only)

Hearing Impaired (TTY) _____ (800) 635-6315

UDig NY (formerly Dig Safely New York) _____ 811 or (800) 962-7962
 (Call several days before digging or excavating)

Theft Of Utility Service Hotline _____ (877) 728-3465

Listed below are the phone numbers of the Business Development Group:

Corey Chambers, Newburgh _____ (845) 563-4529

Emily Reis, Poughkeepsie _____ (845) 486-5474

Kerrie Mehalakes, Fishkill _____ (845) 897-6152

Nick Lapiana, Kingston and Catskill _____ (845) 334-3513



**284 South Ave.
 Poughkeepsie, NY 12601**
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CUSTOMER ASSISTANCE REFERRAL PROGRAM

Whether you write or call us, our employees will answer your questions quickly and courteously. You should know there are several levels of appeal available to handle your question. If, after talking with our employee, you feel your problem hasn't been resolved, you should ask to speak with a supervisor.

Our supervisors are available to deal with a wide variety of problems and situations and are committed to resolving them to your satisfaction. Names and telephone numbers of our Business Development Group are on page 10.

If you are still not satisfied, further assistance is available through our Customer Assistance Referral Program. We encourage you to contact Victor Narkaj, Manager New Business and Services; Lisa Kopp, Supervisor Consumer Outreach; or Eileen Lomoriello, Director Customer Experience.

APPLICATION FOR SERVICE

This section applies to application for service to premises where gas and/or electric facilities exist. We will provide service within 10 calendar days after receiving and accepting your application for service except under unusual circumstances. The customer has the responsibility to:

1. provide the necessary information so that we can determine proper rate classification for billing;
2. pay the full amount for all outstanding charges not under dispute, if applicable; and
3. pay a security deposit.

If we deny you service, we will provide you with written notice stating the reasons for our denial and the steps you should take to qualify for service.

If your application is incomplete, we will notify you in writing within three business days after receipt of the application stating what information and/or documents must be submitted in order for the application to be considered complete. If your application for service is incomplete or inaccurate, you may be subject to back-billing on the correct service classification or precluded from receiving a refund for overcharges based on the correct service classification.

Applications for Commercial Service or Industrial Service are available on the Company's website.

SECURITY DEPOSITS

Security deposits are required for all new non-residential accounts. We pay interest annually on your deposit at a rate set by the Public Service Commission. This interest is credited to your account.

If you are presently a Central Hudson customer, you will be required to pay a deposit if:

1. your account is delinquent (your account is considered delinquent if

you received two or more late payment notices within the previous 12-month period);

2. you have declared bankruptcy or are in reorganization; or
3. you have been billed within the last 12 months for service received through tampered equipment.

We may accept alternatives to a cash deposit, such as irrevocable bank letters of credit or surety bonds. The amount of the deposit is based on two times the average monthly usage. If you are an electric or gas heating or cooling customer, the deposit is based on two times the average monthly usage for your peak period.

Deposits are held for a minimum of 36 months. If during this period all bills are paid on time, the deposit plus interest will be refunded. Otherwise, we will hold the deposit and credit the interest to your account.

Central Hudson reviews security deposits annually to determine if the deposit is within 25% of the amount we are entitled to hold, and deposits may be adjusted to meet this requirement.

When your account is closed, the deposit plus interest will be applied to any outstanding charges and the balance refunded, if applicable.

ACCESS TO OUR METER

We read our meter so that we can send you an accurate bill based on the amount of gas or electricity you use. If you are a non-demand metered customer and we have estimated your usage because we did not have access to our meter(s) for two consecutive meter read cycles, we will send you a notification requesting that you either provide us with a reading or make an appointment for a special reading. If you are a demand metered customer and we have estimated your usage and demand because we did not have access to our meter(s), you must make an appointment for a special reading.

We will arrange to read our meter(s) both during and after normal working hours. If you do not control access to our meter, please notify us with the name of the responsible party who can give us access.

If after we have sent two requests for access to our meter(s) you have not made an appointment or provided us with a meter reading, you or the person who controls access to the meter may be subject to a charge of \$100 on your next bill which would be based on an estimated meter read and each bill thereafter that would be based on an estimated meter read until we are able to gain access to read the meter.

OWNERS OF RESIDENTIAL RENTAL PROPERTY

If you own residential rental property and it is determined a shared meter condition exists, you may be responsible for the cost of utility service

registered through that meter. A shared meter condition exists when a utility meter that measures electric or natural gas service to a tenant's dwelling unit also measures service to another dwelling unit or to a common area.

If you suspect a shared meter condition exists at your rental property, contact us to schedule an investigation.

If an owner does not ask the utility to investigate a suspected shared meter condition, a one-time penalty of 12 months of billing will be added to any other charges the owner is required to pay.

A summary of the revised New York State Shared Meter Law and its exceptions will be mailed to you at your request. This summary outlines the obligations and rights of the owners and tenants as well as accepted alternatives to correcting a shared meter condition.

BILLING

Central Hudson has a responsibility to deliver gas and/or electricity to our customers in a reliable manner, and you have a responsibility to pay utility bills promptly. Here are some important points about billing:

When to Pay — Central Hudson bills you for gas and electricity after you use it. Customers who are on Budget Billing pay a leveled amount monthly. Demand or non-demand commercial metered customers are also billed monthly. Other non-residential customers are billed monthly. Bills are due and payable when received. A payment is overdue 23 days after the bill is mailed to you (about 28 days after the "service to" date printed on the bill). If you pay after the late payment date indicated on the bill, you will also have to pay a late payment charge.

Where to Pay — The most convenient way to pay your Central Hudson bill is to make arrangements to have your bill paid automatically from your bank account, using our Auto Pay service, or, if you prefer, you may pay by check through our automated phone system; or you may pay by mail using the return envelope enclosed with your bills. In addition, our online service allows you to pay your bill through our website. Or, you can sign up at our website to both receive and pay your Central Hudson bill electronically. You can also leave your payment at one of our secure drop-boxes located at our five district offices, or at various locations within our service area that accept our bill payments. To sign up for automatic payments or a listing of bill payment locations, check our website at www.CentralHudson.com or contact Customer Account Services. To pay your Central Hudson bill with your credit or debit card, call (888) 909-4634 or visit our website. You can pay your full balance via text after signing up for our text messaging service. If your cell phone is linked to your account, you can text REG to 236-483 to sign up for text messaging.

Budget Billing — You may qualify for Budget Billing, which levelizes your gas

and/or electric charges over a 12-month period. Restrictions apply to certain non-residential customers. Other billing services include time-of-use billing. For additional information regarding these programs, please visit our website at www.CentralHudson.com or call Customer Account Services.

Billing Accuracy — Central Hudson does everything possible to bill your account accurately. If we are unable to obtain an actual reading for our demand metered customers, we will issue an estimated bill. We will also make a second attempt within seven calendar days to obtain an actual reading.

If you are a non-demand metered customer, we may issue estimated bills until we can obtain an actual reading. All estimated bills clearly state that they are based on estimated usage.

If, by using estimated bills in lieu of actual scheduled meter reads we have understated the amount you owe by twice your average monthly usage or \$100 (whichever is greater), we will notify you of that fact in writing and you may contact us to make suitable payment arrangements on the difference.

PAYMENT AGREEMENTS

If you're having financial problems that make it difficult for you to pay your Central Hudson bill in full and on time, you may be entitled to a payment agreement. If you are eligible for a payment agreement, we will let you know and also advise you of the date by which you must contact us in order to avoid service termination. By entering into a payment agreement, you are obligated to pay a down payment and monthly installments on your amount due, as well as pay all current charges as they are billed to you. The Company may also require a security deposit, which may be paid in monthly installments.

TERMINATION OF SERVICE

If you fail to pay overdue bills, we may discontinue your service after we have given the required notice.

We will discontinue service any time for safety reasons or where tampering with our equipment has occurred. It is your responsibility to correct this condition.

Final Termination Notice — We will send a final termination notice if you fail to pay a bill in the required 23 days. Once you receive this notice, you have eight additional days to pay your bill or arrange for payment.

Your service may be terminated for:

1. FAILURE to pay the amount due shown on the final termination notice;
2. FAILURE to comply with your deferred payment agreement;
3. FAILURE to pay your security deposit;
4. FAILURE to allow us reasonable access to our meter(s);

5. FAILURE to pay other charges for which we have issued a bill.

Time of Termination — We may discontinue your utility service for the reasons above between 8 a.m. and 6 p.m. Monday through Friday. We are required to make personal contact with you or a person in charge of the premises in order to discontinue service after 3 p.m. on Fridays, or on days preceding a day on which Central Hudson offices or the Public Service Commission is closed, or the day before a public holiday. We will not discontinue service on Saturday or Sunday, a holiday, or on any day on which our office or the Public Service Commission is closed.

RECONNECTION OF SERVICE

We will reconnect your service within 24 hours from the time:

1. you have paid the amount due;
2. you have made a down payment and signed a deferred payment agreement, if applicable;
3. you provided access to our meters;
4. the PSC directs us to reconnect service; or
5. safety violations have been corrected.

If your service is discontinued for nonpayment during the day, we will attempt to reconnect it that evening if you have satisfied the above conditions before 4 p.m.

There is a charge of \$50 plus tax to restore your service during normal business hours (8 a.m. to 4:30 p.m. Monday through Friday, excluding holidays), or \$100 plus tax at all other times. If a line or gas crew is required to restore service, the fee to do so is \$180, plus tax, during normal business hours, and \$260, plus tax, at all other times.

COMMON NON-RESIDENTIAL ELECTRIC RATE CODES RATE ELIGIBILITY REQUIREMENTS

General service non-demand customers will be re-rated to a demand metered customer rate code and billed accordingly whenever:

1. the difference between three consecutive actual bimonthly meter reads has exceeded 5,000 kWh or the difference between four consecutive actual monthly meter reads during the preceding 12 months has exceeded 2,500 kWh;
2. we determine that the usage of new or existing customers will exceed these amounts in future billing periods; or
3. the demand of new or existing customers is estimated to exceed 10 kW.

Periodic reviews of customers' usage patterns are made to ensure that customers are being billed on a rate code that is most appropriate for their usage characteristics.

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