



2019

YOUR RIGHTS AND RESPONSIBILITIES AS A RESIDENTIAL CUSTOMER

New York State Public Service Commission (PSC) rules and the Home Energy Fair Practices Act (HEFPA) provide comprehensive protections for residential customers of gas and electric utilities. This brochure contains basic information about Central Hudson's policies and procedures and your rights as a customer billed under general residential, religious or residential time-of-use rates. You can view or download a copy of our detailed Rights & Responsibilities pamphlet on our website, or call Customer Account Services to have one mailed to you. Our web address and phone numbers are listed below.

CUSTOMER ACCOUNT SERVICES

To ask about your service or your bill, or to report an emergency, call Customer Account Services at (845) 452-2700 or (800) 527-2714. Please have your account number and any needed documents available. Emergencies can be reported 24 hours a day, seven days a week. Answers to our customers' most commonly asked questions can be found at our website's "FAQs" (Frequently Asked Questions) section. You can contact us via email at customercontact@cenhud.com.

To pay your bill online or access account information, go to www.CentralHudson.com and log in to CenHub.

To report a natural gas odor, call (800) 942-8274.

Before you dig or excavate, call (800) 962-7962, or dial 811, to locate all underground utility services.

Hearing-impaired customers may use our toll-free TTY service at (800) 635-6315, or dial 711. Tenemos esta información disponible en español en www.CentralHudson.com.

Our web address is www.CentralHudson.com.

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

COMPLETE DETAILS AVAILABLE

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

ENERGY CHOICE

Energy Choice provides you with the opportunity to purchase your supply of electricity and/or natural gas from non-utility energy services companies (ESCOs). You may also receive a single bill from Central Hudson, which will include our energy delivery charges as well as your ESCO's energy supply charges on the same bill, and you would make a single payment to Central Hudson for both charges.

If you do not select an ESCO, we will purchase the energy on your behalf at market prices. To learn more about Energy Choice, or for a list of eligible ESCOs in our service area, visit our website.

The Home Energy Fair Practices Act (HEFPA) requires that consumer protections be provided by both Central Hudson and ESCOs, and all ESCOs must follow the HEFPA procedures before terminating your commodity service. In addition, HEFPA now allows an ESCO to request Central Hudson to suspend your delivery service for non-payment of ESCO charges. If you purchase your energy services from an ESCO you may want to contact your ESCO for more information.

PRIVACY POLICY

Central Hudson is committed to maintaining the confidentiality, integrity and security of personal information about our customers. See our website for more details.



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www.CentralHudson.com

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REPLY FORM — THIS INFORMATION WILL REMAIN STRICTLY CONFIDENTIAL

Central Hudson has a responsibility to provide its customers with safe and reliable service. You may be entitled to certain protections. To determine if you qualify, please provide the information requested by filling in the blanks and checking the appropriate box(es). Sign and date this form and return it with your next Central Hudson bill payment.

PLEASE PRINT

Name _____
 Address _____
 City/State/Zip _____
 Telephone No. _____
 Account No. _____
 (as shown on bill)
 Signature _____
 Date _____

I am 62 years of age or older Date of birth: ____/____/____
Receiver:
 Public Assistance
 Supplemental Security Income
 Other: _____ (kind of assistance)
 My identification number is: _____

I have the following hardship condition(s):
 Medical Hardship _____ (identity)

Life-Support Equipment _____ (identity)

Blind (I need enlarged billing statements) _____ (identity)

Other Disability _____ (identity)

Please send me information on:
 Life Support Equipment Application
 Hospitalization
 Carbon Monoxide Safety
 Bill Payment Locations
 Shared Meters
 Auto Pay Application
 Third Party Notification Form
 Bill Payment and Assistance Programs
 Natural Gas Odor

Please update if you have a new phone number, address or email address:

Whether you have gas or electric service, or both, your Central Hudson bill shows the amount of energy used. If vision problems make it difficult for you to read our billing statements, large-print versions are available.

Central Hudson bills you for gas and electricity after you use it. Bills are due and payable upon receipt. A payment is overdue 23 days after the bill is mailed. If you pay after the late payment date displayed on the bill, you will also have to pay a late payment charge. If you are unable to pay your bill by the late payment date, please call us to arrange for a payment agreement.

CONVENIENT OPTIONS TO PAY YOUR BILL

Central Hudson offers convenient online access to your bills, and secure electronic payment options through eBills. Visit our website to sign up. We offer several other ways to pay your electricity and natural gas bills: Auto Pay offers the convenience of withdrawing your billed amount automatically from your bank account; pay by check through our automated phone system; U.S. mail, by sending a check or money order in the return envelope enclosed with your bill; at a secure drop-box located at each of our five district offices; or at various locations within our service area that accept our bill payments. You can sign up for Auto Pay or get a listing of bill payment locations on our website, 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.

We prefer to resolve payment problems before service disconnection is necessary. If you need help, please call us. You may be eligible for emergency benefits or other assistance programs such as a payment agreement, which allows you to pay your past due amount in monthly installments over a period of time, and is based on your household income and expenses.

SERVICE DISCONNECTION

If we disconnect your service for non-payment, we will do so between 8 a.m. and 4 p.m. Monday through Thursday. Service will be reconnected within 24 hours, when possible, after payment terms are met. These include payment of the amount due; receipt of the down payment on a payment agreement; if your health or safety is threatened; or a payment is guaranteed by a social

services agency. Central Hudson representatives negotiate in good faith with any customer to get a payment agreement with terms tailored to the customer's financial circumstances. If financial information is required from the customer, all information provided will be treated as confidential.

We will not disconnect heat-related service between Nov. 1 and April 15 without first trying to contact you or an adult member of your household. If loss of service poses a serious health or safety problem, we will continue service for at least 15 days and try to arrange a payment plan. The customer is still responsible for bills and should make reasonable efforts to pay for service.

CUSTOMER ASSISTANCE REFERRAL PROGRAM

If you do not get a satisfactory response when you call Central Hudson, please ask to speak with a Supervisor or the Operating Supervisor, Community Relations & Consumer Outreach, Paula Coppin, who can be reached at (845) 486-5636. If you are still not satisfied, further assistance is available through our Customer Assistance Referral Program. We encourage you to contact the Manager of Customer Account Services, Eileen Lomoriello, at (845) 486-5283.

ADDITIONAL RIGHTS

If still not satisfied, you may write to the PSC at 90 Church St., 4th Floor, New York, NY 10007-2919, www.dps.ny.gov/complaints or call their "Helpline" at (800) 342-3377. No action will be taken while your inquiry is being investigated; however, any amount not in dispute must be paid when due. If you are not satisfied with your alternate supplier and wish to contact the PSC, you may do so by calling (888) 697-7728.

SPECIAL PROTECTIONS

Central Hudson provides special protections for elderly, blind and disabled persons; persons on life support equipment or with medical emergencies; and customers receiving Supplemental Security Income benefits, or additional state payments. We will work with customers to make a satisfactory payment agreement and notify local social services if appropriate. We will not disconnect service during a health or safety emergency. We also protect persons in two-family dwellings where service is not metered separately. Customers who qualify for special services should call us or submit the attached reply form.

You may choose a relative, friend, member of the clergy or an agency to receive a third-party notice from us when your service could be disconnected for nonpayment. The third party is NOT responsible for paying the bill, but can contact us on your behalf to work out a payment agreement. It is important that you keep your contact information up-to-date with Central Hudson. Other billing services include Budget Billing, which spreads your energy payments over 12 months, and time-of-use billing.

Life Support Equipment Program

If you or one of your household members requires electricity to operate life-sustaining equipment you may qualify. Complete the "Reply Form" attached to this brochure, go to www.CentralHudson.com/SpecialAssistance or call Customer Service at (800) 527-2714 to request an application.

NEW APPLICANTS

Applicants for new electricity or natural gas service must have prior service bills paid in full or agree to a deferred payment plan before service can be turned on. We may require a deposit, which earns annual interest at a rate set by the PSC and which will be returned after one year if your payment record is satisfactory. Any disputes concerning payment plans or security deposits will be handled in accordance with New York state law. Any denial of service will be followed within three business days by a written notice clearly stating the reason(s) for denial, precisely what the applicant must do to qualify, and the applicant's right to investigation and review by the PSC.

If you rent an apartment and have a separate meter from others in your building, we will not charge you for electricity or gas used elsewhere in the building. We will not discontinue your service for failing to pay for energy used outside your apartment. If you believe you are being charged for energy others are using, contact Central Hudson to schedule a shared meter investigation.

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 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.