

YOUR RIGHTS AS A CUSTOMER

This document summarizes Your Rights as a Customer (“YRAC”) and is based on customer protection rules adopted by the Public Utility Commission of Texas (“PUCT”). You may view these rules at <http://www.puc.state.tx.us/agency/rulesnlaws/subrules/electric/Electric.aspx>. These rules apply to all retail electric providers (“REPs”). For your convenience, contact information is located at the end of this document.

Obtaining Service

Unauthorized Change of Service Provider or “Slamming” – A REP must obtain your verifiable authorization before switching your electric service. If you believe your electric service has been switched without your authorization, you should contact your chosen REP and request assistance. The affected REPs, Transmission and Distribution Utility (“TDU”) and registration agent will work together to return you to your chosen REP in accordance with the market process approved by the PUCT.

Deposits for Low-Income Customers – A customer who receives food stamps, Medicaid, Temporary Assistance for Needy Families (“TANF”), or Supplemental Security Income (“SSI”) from the Texas Health and Human Services Commission (“HHSC”) automatically qualifies for the Low-Income Telephone & Electric Utilities (“LITE UP”) Texas Program. Customers qualified for the LITE-UP Texas program are eligible to pay a required deposit that is greater than \$50 in two equal installments. The first installment shall be due no sooner than 10 days, and the second installment no sooner than 40 days, after the issuance of written notification of the deposit requirement.

A REP may waive the deposit if the customer is medically indigent. In order to be considered medically indigent, the customer must meet the following guidelines: (1) the customer’s household income must be at or below 150% of the poverty guidelines, as certified by a governmental entity or government-funded energy assistance program provider; and (2) the customer or customer’s spouse (a) must be certified by that person’s physician as being unable to perform three or more activities of daily living, or (b) the customer’s monthly out-of-pocket medical expenses exceed 20% of the household’s gross income. Please call your REP if you believe you are eligible. Eligibility for medically indigent status must be established annually.

Billing Issues

Unauthorized Charges or “Cramming” – Before any new charges are included on your electric bill, your REP must inform you of the product or service, all associated charges, and how these charges will be billed and obtain your consent for the product or service. If you believe your bill includes unauthorized charges, you may contact your REP to dispute such charges and may file a complaint with the PUCT. Your REP will not seek to terminate or disconnect your electric service for non-payment of an unauthorized charge or file an unfavorable credit report against you for disputed unauthorized unpaid charges, unless the dispute is ultimately resolved against you. If the charges are determined to be unauthorized, your REP will cease charging you for the unauthorized service or product, remove the unauthorized charge from your bill, and refund or credit all money you paid for any unauthorized charge within 45 days. If charges are not refunded or credited within three billing cycles, interest shall be paid to you at an annual rate established by the PUCT on the amount of any unauthorized charge until it is refunded or credited. You may request all billing records under the REP’s control related to any

unauthorized charge within 15 days after the date the unauthorized charge is removed from your bill. Your REP will not re-bill you for any charges determined to be unauthorized.

Short-Term Payment Arrangements and Deferred Payment Plans– If you cannot pay your bill, please call your REP immediately. Your REP may offer you a short-term payment arrangement that allows you to pay your bill after your due date, but before your next bill is due. In addition, you may qualify for a “deferred payment plan”. A deferred payment plan allows a customer to pay an outstanding bill in installments beyond the due date of the next bill. The REP may require an initial payment to initiate the plan. All REPs must offer customers deferred payment plans, upon request, for bills that become due during an extreme weather emergency, during a state of disaster declared by the governor to customers in the area covered by the declaration, and to customers who have been under-billed in the amount of \$50 or more with limited exceptions. Additionally, deferred payment plans shall be offered to certain residential customers for bills that become due during July, August, and September and, if certain conditions apply, January and February.

Level and Average Payment Plans – REPs must offer level or average payment plans to customers who are not currently delinquent in payment to the REP. Additionally, level or average payment plans shall be offered to certain residential customers for bills that become due during July, August, and September and, if certain conditions apply, January and February. For additional details on level or average payment plans, please see your Terms of Service Agreement or contact your REP.

Financial and Energy Assistance – If a residential customer contacts their REP and indicates an inability to pay, the REP must inform the customer of all applicable payment options and payment assistance programs offered by or available from the REP. An electric customer who receives food stamps, Medicaid, TANF or SSI from the Texas HHSC or whose household income is not more than 125% of the federal poverty guidelines may qualify for energy assistance. Additionally, a low-income rate has been reserved for low-income customers that have been qualified by the LITE UP Texas Program, subject to funding approved by the Texas Legislature. In addition to this state-funded program, you shall qualify for a level or average payment plan and may qualify for additional discounts that your REP voluntarily offers to low-income customers. Contact your REP for more information.

Switch-Holds

Your REP may apply a switch-hold to your account **if you enter into certain payment arrangements and fail to fulfill the terms of your agreement or if there is evidence that your meter has been tampered with**. A switch-hold means that you will not be able to buy electricity from other companies until you have satisfied the terms of your payment arrangement or, in cases of meter tampering, have paid all applicable charges and backbilling. While a switch-hold applies, if you are disconnected for not paying, you will need to pay your REP to get your electricity turned back on.

Meter Reading and Testing

Please contact your REP for information about how to read your meter. The meter located at your premise can be tested once every four years at no cost to you. Your REP can make the request for a meter test on your behalf. If the meter has been tested more than once in a four year period, and the meter is determined to be functioning properly, then you may be charged a fee for the additional meter test(s) at the rate approved for your TDU. The TDU will advise you of the test results, including test date, testing person and, if applicable, the removal date of the meter.

Disconnection of Electric Service

Prior to disconnecting your service for non-payment, the REP must provide you a Disconnection Notice. This notice must be mailed to you separately no earlier than the first day after the date your bill is due. The disconnection date must be 10 days or more from the date the notice is issued and may not fall on a holiday or weekend (or the day preceding) unless the REP's personnel are available to take payments and service can be reconnected. If, however, you have a Chronic Condition Residential Customer designation, you and any secondary contact listed on the PUCT-approved application form will receive written notice of the REP's intent to disconnect service no later than 21 days prior to the date that service will be disconnected.

In addition to disconnection of service for non-payment, a REP may seek to have your electric service disconnected for any of the reasons listed below:

- failure to make a deferred payment arrangement by the date of disconnection;
- failure to comply with the terms of a deferred payment agreement or other payment agreement made with the REP;
- using service in a manner that interferes with the service of others or the operations of non-standard equipment;
- failure to pay a deposit required by the REP; or
- failure of the guarantor to pay the amount guaranteed when the REP has a written agreement, signed by the guarantor, which allows for disconnection of the guarantor's service.

The PUCT has provided that under certain circumstances (such as the presence of a dangerous condition) a REP may authorize your TDU to disconnect your electric service without prior notice to you.

Your REP cannot authorize disconnection of your electric service for any of the following reasons:

- failure to pay for electric service by a previous occupant of the premise if that occupant is not of the same household;
- failure to pay any charge unrelated to electric service;
- failure to pay a different type or class of electric service not included on the account's bill when service was initiated;
- failure to pay under-billed charges that occurred for more than six months (except theft of service);
- failure to pay any disputed charges until your REP or the PUCT determines the accuracy of the charges and you have been notified of this determination;
- failure to pay charges arising from an under-billing due to faulty metering (unless the meter was tampered with); or
- failure to pay an estimated bill unless the estimated bill is part of a pre-approved meter-reading program or the TDU is unable to read the meter due to circumstances beyond its control.

Additionally, the REP may not disconnect your electric service:

- if it receives notification by the disconnection date that an energy assistance provider will be forwarding sufficient payment on your account;
- for non-payment during an extreme weather emergency and must offer you a deferred payment plan for bills due during the emergency; or
- for non-payment if you inform the REP, prior to the disconnection date stated on the notice, that you or another resident on the premises is a Critical Care Residential Customer. However, to obtain this exemption, you must enter into a deferred payment plan with the REP and have the Critical Care Residential Customer’s attending physician contact the REP and submit a written statement attesting to the necessity of electric service to support life. This exemption from disconnection shall be in effect for 63 days and may be applied for again after the 63 days has expired and the deferred payment plan has been fulfilled.

Restoration of Service

If your service has been disconnected by the REP for non-payment, the REP will, upon satisfactory correction of the reasons for the disconnection, notify your TDU to reconnect your service. The REP will continue to serve you under the Terms of Service in effect prior to issuance of the Disconnection Notice. If your service was disconnected due to a dangerous situation, your service will be reconnected once you notify your REP that you have corrected and satisfactorily resolved the dangerous situation.

Complaint Resolution

Please contact your REP if you have specific comments, questions or complaints. Upon receiving your complaint, your REP must investigate and notify you of the results within 21 days. If you are dissatisfied with the results of the investigation, you may request a supervisory review. Your REP must advise you of the results of the supervisory review within 10 business days of your request. If you are dissatisfied with the results of the investigation or supervisory review, you may file a complaint with the PUCT and the Office of Attorney General, Consumer Protection Division. For a complaint involving a disputed bill, your REP may not initiate collection activities, termination or disconnection activities or report the delinquency to a credit reporting agency with respect to the disputed portion of the bill. However, after appropriate notice, your REP may send a disconnection notice for non-payment of any undisputed portion of the bill.

Other Protections

Do Not Call List – Customers who do not want to receive telemarketing calls may add their name, address, and telephone number to the statewide electric “Do Not Call List.” You may register for the “Do Not Call List” in three ways: online at www.texasnocall.com, call toll-free 1-866-TXNOCAL(L) (1-866-896-6225), or write Texas No Call, P.O. Box 313, E. Walpole, MA 02032. You may be required to pay a charge not to exceed \$5.00 to register a telephone number, and the number will remain on the list for three years. Once you register for inclusion on the “Do Not Call List,” you can expect to stop receiving telemarketing calls regarding consumer goods and other services. If you register for inclusion on the list via phone or online, you must pay the fee with a credit card. If you register for inclusion on the list via mail, the fee must be paid with a money order, check or credit card.

Language Availability – You may request to receive information from your REP in Spanish or any language in which you were solicited. This includes the Terms of Service Agreement, Your Rights as a

Customer document, bills and bill notices, termination and disconnection notices, information on new electric services, discount programs, promotions, and access to customer assistance.

Critical Care or Chronic Condition Residential Customer – You have a right to apply for Critical Care Residential Customer designation if you have a person permanently residing in your premise who has been diagnosed by a physician as being dependent upon an electric-powered medical device to sustain life. If you have a person permanently residing in your premise who has been diagnosed by a physician as having a serious medical condition that requires an electric-powered medical device or electric heating or cooling to prevent the impairment of a major life function through a significant deterioration or exacerbation of the condition, you may apply for designation as a Chronic Condition Residential Customer. To be considered for Critical Care or Chronic Condition designation, the PUC-approved form must be submitted by facsimile or other electronic means to the TDU by a physician. The TDU will notify you of the final status of your designation as a Critical Care or Chronic Condition Residential Customer, and will notify you when such designation will expire and whether you will receive a renewal notice. The TDU will also notify your REP about your status.

Privacy Rights –Except as described below, REPs may not release your proprietary customer information to any other person without your consent. This includes your name, address, account number, type or classification of service, historical electricity usage, expected patterns of use, types of facilities used in providing service, individual contract terms and conditions, price, current charges or billing records. This prohibition does not apply to the release of your information under certain circumstances as required by law, including release to the PUCT, an agent of your REP, consumer reporting agencies, law enforcement agencies, or your TDU. A REP may also share this information with a third party for the purpose of marketing such party’s products or services to you after you are provided an opportunity to opt-out of the release of your information. In addition, this prohibition does not apply to the release of prior historical usage upon request and authorization of a current customer or applicant of a premise.

Special Services – Your REP may offer special services for hearing-impaired customers and programs for customers with physical disabilities. If you have a physical disability or require special assistance regarding your electric account, please contact your REP to inquire about the process to become qualified for any of these special services.

Contacts

Outages and Emergencies – Your REP is responsible for providing you with the telephone number you may use to report outages or other emergencies. Those numbers are:

ONCOR Electric Delivery	1-888-313-4747
CenterPoint Energy	1-800-332-7143 713-207-2222
Texas-New Mexico Power	1-888-866-7456
AEP Texas Central Company or AEP Texas North Company	1-866-223-8508
Sharyland Utilities	(956) 668-9551

REP Contact Information – You can reach us at the contact information noted below.

4Change Energy Company PO BOX 660361 Dallas, TX 75266-0361 Internet Web Address: www.4ChangeEnergy.com E-mail Address: service@4ChangeEnergy.com	4Change Energy Customer Service Direct: 214-296-2313; Toll-Free: 1-855-784-2426 (Mon. – Fri. 9:00 am to 5:00pm CST) Fax: 972-556-6253 Internet Web Address: www.4ChangeEnergy.com E-Mail Address: service@4ChangeEnergy.com
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Public Utility Commission of Texas – You can reach the PUCT at the contact information noted below.

Consumer Protection Division

P.O. Box 13326, Austin, Texas 78711-3326
Direct: 512-936-7120; Toll Free: 1-888-782-8477
Fax: 512-936-7003
Internet Web Address: www.puc.state.tx.us
E-mail Address: customer@puc.state.tx.us