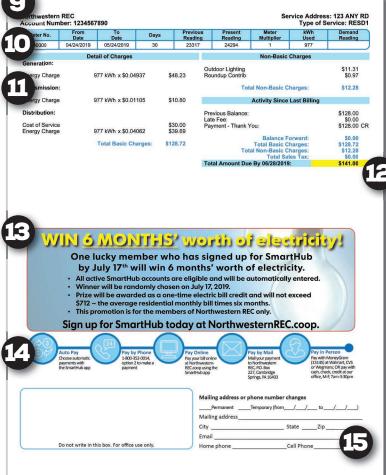
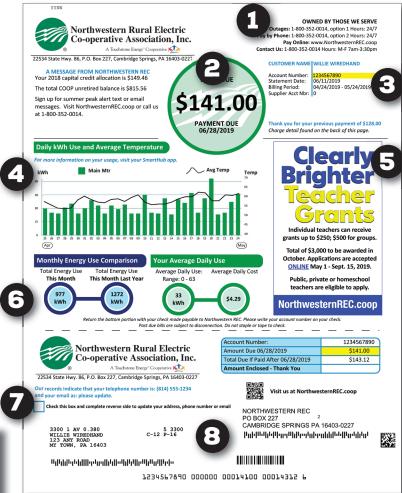
Understanding your electric bill

Information on side 1 of your bill:

- Northwestern REC Information our contact information, office hours and website.
- Total Amount Due and Due Date Summarizes total amount or budget amount due and due date for the service address listed. Bank draft and recurring credit card would be indicated, if you participate in those programs.
- **3. Your Account Information** Your account number (yellow highlight), statement date and billing period for this month's bill.
- 4. Daily kWh Use and Average Temperature Allows you to compare your daily killowatt hour use with the average daily temperature.
- 5. **Important Messages** Read important messages about products, services, promotional offers, notices and events.
- **6. Monthly Use and Daily Average Charts** Compares this month's energy use with the same month from the previous year. Also shows your average daily use and cost per day.
- 7. Updates to your Contact Information Checkbox to note any changes in your mailing address, phone number, or email.

 Please update your personal information on the back of the bill.
- **8. Payment Stub** If you are mailing your payment, detach this portion and send with your check.





Information on side 2 of your bill:

- **9. Service Information -** The account number, service address and rate description is printed above each box.
- **10. Your Energy Use Explained -** Meter numbers, demand readings, start and end readings and the total kWh used.
- **11. Charge Detail -** The detail of the charges for this location is shown here, along with the total current amount due.
- **12. Total Amount Due** Highlighted in yellow is the summary total amount of Basic and Non-Basic Charges (if any) due, as well as your bill due date.
- **13. Important Messages** Read important messages about products, services, promotional offers, notices and events.
- **14. Payment Options** A quick glimpse at the various ways to pay your electric bill. Also highlighted on the back of this sheet.
- **15. Contact Information Update Form** Permanent or temporary changes to your mailing address, email or phone number changes can be completed here.

Any additional questions can be referred to the Member Services Department via online chat or by calling 1-800-352-0014 during regular office hours.

Nine Convenient Ways to Pay Your Northwestern REC Bill

	AutoPay	Kiosk	Mail	Mobile App	Office	Online	Phone	PrePay	MoneyGram
If I get a paper bill, I can pay by:	S	©	S	((©	S		•
If I get an electronic bill, I can pay by:	②	②	•	S	②	②	•		②
If I want to pay by credit or debit card, I can pay by:	©	②		©	②	②	•	©	
If I want to pay with a paper check, I can pay by:			②		S			©	
If I want to pay with cash, I can pay by:		②			S			©	•
If I want to pay by electronic check, I can pay by:	©	©		S		©	©		
If I want to make a payment 24/7, I can pay by:		②		©		②	•	©	•
If I want confirmation of my payment today, I can pay by:		©		•	S	S	S	②	O

ADDITIONAL BILL OR ELECTRIC SERVICE INFORMATION

You may call or chat online with Northwestern Rural Electric Co-op weekdays from 7:00 AM to 3:30 PM to discuss your bill, arrange a special payment plan or seek electrical advice. For all billing calls, dial 1-800-352-0014. LiveChat is available at NorthwesternREC.coop.

PAYING YOUR BILL

- Payments can be made online or using a smart device with SmartHub.
- MoneyGram payments (cash only) are accepted at Walmart, CVS pharmacy, and Wegmans using receiver code: 15145.
- We accept credit/debit payments 24 hours a day, 7 days a week, via Pay by Phone. Call 1-800-352-0014, press option 2.
- Payments are accepted at the front desk during regular business hours or anytime using the kiosk located in the front lobby.
- · Mail in your payment using the envelope provided with your bill.
- Write your Account Number on the Check or Money Order.
- · Do not send cash payments.
- You can also pay at these banking offices: First National Bank of PA – Marquette Savings Bank – Community National Bank – Northwest Savings – Mercer County State Bank – Farmers National Bank. Please allow 7 – 10 business days to process your payment using this payment option.

IMPORTANT: Your payment must be received by the date shown to avoid late penalty. Unless you are on Budget Billing the amount shown as "Balance Forward" is already delinquent.

COLLECTION PROCEDURES

Your bill is due and payable upon receipt, because it is for electric service already provided. See the "Current Bill Information." Any statement showing a "Balance Forward" will be mailed a collection notice. If you do not make full payment or enter into an acceptable payment arrangement prior to the final date on the collection notice, a collection visit to your service at an additional fee will result.

Service will be disconnected if you fail to respond with a payment or contact the Cooperative.

Disconnected services must pay all bill and charges, including reconnection fees and security deposit, before reconnection.

TERMS AND DEFINITIONS

Basic Charges – include charges for Generation, Transmission, and Distribution.

Generation Charge – a Basic Charge applied to every member's bill for generation of electricity. This charge depends on the terms of service between the member and the supplier.

Transmission Charge – a Basic Charge for transporting electricity from the source of supply to the distribution company. This charge will vary depending upon your supplier. The Federal Energy Regulatory Commission regulates transmission prices and services.

Distribution Charge – a Basic Charge applied to every member's bill for delivering electricity from the electric distribution company to your home or business. This charge will vary depending on the amount of electricity you use.

Cost of Service – reflects fixed costs of providing distribution service, which are not affected by the amount of electricity used. KW Demand – (KW) some services are billed for the maximum load occurring during the billing periods.

Kilowatt-Hour – (kWh) a kWh is a measure of electricity.

Mult. – multiplier converts dial reading to actual kWh used.

Non-Basic Charges – vary according to member and include charges for outdoor lights and Round Up.

A Credit - is indicated by a minus sign (-).

Rate Descriptions and Abbreviations:

RES Residential General Purpose COM Commercial Interruptible INT PAY Public Authority SPHB Space Heating Three-phase over 1,000 KVA K۷ RSHS Residential Heat Shift Residential Comfort Plus RESCP Three-phase Seasonal Time of Use TOU