

**YOUR RIGHTS AND RESPONSIBILITIES
AS A UTILITY CUSTOMER**

As a residential utility customer, you have many important rights and responsibilities to ensure fair dealings between you and your utility company.

These rights and responsibilities include:

- Your right to a clear and concise monthly bill.
- Your right to know how your utility bill is computed.
- Your right to check your utility bill for accuracy.
- Your right to fair credit and deposit policies.
- Your responsibility to pay your bill.
- Your right to question or disagree with the utility company.
- Your right to receive continuous utility service if you meet your responsibilities.

Your utility company has the responsibility to honor all of these rights. You, the customer, have the responsibility to know your rights...to know how your utility should provide you with service.

This pamphlet highlights questions you may have about your utility's billing, credit, dispute, and termination practices.

INDEX

HOW IS YOUR UTILITY BILL FIGURED?

- The Utility Meter and Meter Readings Page 4
- Estimated Bills..... Page 4
- Supply Your Own Meter Readings Page 5
- How to Check Your Utility Bill for Accuracy Page 5

WHAT'S IMPORTANT TO KNOW ABOUT PAYING YOUR UTILITY BILL?

- When to Pay Page 6
- Where to Pay Page 6
- Billing Errors—Make up Bills Page 6
- Separate Bills for Separate Charges Page 7
- Budget Billing—Plan Your Utility Expenses Page 7
- If You Move Page 7
- If You'll Be Away from Home Page 7
- Third Party Notification—Extra Protection Page 8

DO YOU HAVE TO PAY A SECURITY DEPOSIT FOR YOUR UTILITY SERVICE?

- Credit Policy for New Customers..... Page 8
- Credit Policy for Existing Customers..... Page 9
- The Security Deposit Page 10

WHAT ARE YOUR RIGHTS IN QUESTIONING OR DISAGREEING WITH YOUR UTILITY COMPANY?

- Questions, Problems and Disputes—
 Get In Touch Immediately Page 11
- Steps to the Dispute Process Page 11-13
- Protection During the Dispute Process..... Page 13

CAN YOUR UTILITY SERVICE BE SHUT OFF WITHOUT YOUR CONSENT?

- Payment Arrangements Page 13
- When Your Utility Service Can Be Terminated Page 14
- When Your Utility Service Cannot Be Terminated Page 14
- The Termination Process Page 15
- The Restoration Process—
 Getting Your Service Back On Page 16

WHAT ABOUT ADDITIONAL INFORMATION CONCERNING YOUR UTILITY SERVICE? Page 17

HOW IS YOUR UTILITY BILL FIGURED?

Your utility has the responsibility to mail you a bill for your gas or electric service once a month. This bill will be based on either a meter reading or an estimation. Water companies have the responsibility to send you a bill for service every three (3) months.

The Utility Meter & Meter Readings

At least every other month on approximately the same date, meter readers are scheduled to read the meter at your residence. Meter readers and utility servicemen carry identification, which you may ask to see for your protection.

The meter is the property of your utility company. You are legally prohibited from removing and/or tampering with the meter. You have the responsibility to keep the meter free from obstructions by restraining dogs or by removing obstacles that the meter reader might encounter at your residence. You have the responsibility to provide access to the meter.

Estimated Bills

When your utility meter is not scheduled to be read, the utility company estimates your monthly bill. The estimate is based on your previous usage history (your past meter readings) and may be adjusted for existing weather conditions.

Your bill may also be estimated when extreme weather conditions, emergencies, strikes, or other circumstances prevent the company from taking a meter reading.

Another time your utility bill may be estimated is when the meter reader cannot gain access to your meter. When this happens, the utility company still has a responsibility to take an actual meter reading every six (6) months unless you supply your own meter readings. If you supply the reading, the utility has the responsibility to take an actual reading every twelve (12) months. You have the responsibility to make arrangements for meter readings if the meter is in a locked place. If your bill has been estimated for several months, your bill may change upward or downward according to the actual reading.

Supply Your own Meter Readings

If you wish all your bills to be based on meter readings, you may supply the utility with readings during estimated billing periods. Simply request meter-reading cards from the utility, and return them by the date listed on the card. The utility company's local business office will also provide you with meter reading instructions.

How to Check Your Utility Bill for Accuracy

If you think that your utility bill is wrong, you can check it in the following way:

Read your meter if you question the amount of service you have used. Your usage will have increased between the time the utility read your meter and when you take the reading. For this reason, your reading will be somewhat higher than the reading listed on your bill.

Compare the bill to the one you received at the same time last year to see if there is any change in the amount of gas, electricity, or water you have used. Remember to compare differences in usage rather than differences in the total dollar amount of the bills since changes in rates could cause an increase. You should consider

severe weather conditions and changes in living habits (such as additions to your house, new appliance, additional family members, or more time spent at home) that could increase the amount of gas, electricity, or water you use.

Contact the utility company's business office immediately with any additional questions about your bill.

WHAT'S IMPORTANT TO KNOW ABOUT PAYING YOUR UTILITY BILL?

When to Pay

You must make every effort to pay the bill by its due date. After the bill is mailed to you, you have twenty (20) days to pay it. If you do not pay the bill by its due date, you may be charged a late fee on the unpaid overdue balance. This fee cannot be more than 1.5 percent per month and cannot be greater than 18 percent simple interest per year.

Where to Pay

You may either mail the payment, take it to any of the utility company's business offices, or pay your bill at additional locations chosen by your utility.

Billing Errors—Make Up Bills

Sometimes billing errors do occur. These mistakes could be caused by a utility company billing error or a number of incorrectly estimated bills. The utility must refund to you any over-collected amounts resulting from this mistake. Likewise, if you have used more service than the amount you were billed, you must pay the additional charge to the utility. However, the utility company must review this "make-up" bill with you and attempt to set up a reasonable payment arrangement. You do not have to pay this amount in a

lump sum; rather, you can pay it back over a period of time equal to the time period in which the mistake occurred.

Separate Bills for Separate Charges

Charges for service, work, appliances, or meter tests cannot be put on your monthly utility bill. The utility has the responsibility to bill you separately for these items.

Budget Billing—Plan Your Utility Expenses

You have the right to request budget billing from the gas or electric company. Budget billing is an agreement you make with the company to have your bills averaged throughout the year. You will be billed for approximately the same amount each month even though your usage may vary from season to season.

The Budget Billing Program may make it easier for you to plan your utility expenses. The utility company's business office will provide you with more information about this program.

If You Move

If you plan to move, you have the responsibility to notify the utility company's business office at least seven (7) days prior to your moving date. If you fail to do this, you may have to pay for service at your old address even after you move. Even though you move, you are still responsible to pay any utility bill you still owe at your old address.

If You'll Be Away From Home

If you plan to be away from home for a long period of time, you have the responsibility to make arrangements for paying your bills. Remember, your utility service continues even while you are away and you will be billed during your absence. Your failure to make arrangements for payment of these bills could result in the termination (shut-off) of your service.

Third Party Notification—Extra Protection

The third party notification program was designed as an additional protection against utility service shut-off. This program protects individuals who may either be away from home for an extended time period or those who may not understand the utility company's practices.

The third party notification program allows you to choose another person to receive copies of all reminder notices, past-due notices, and termination notices that are sent to you for nonpayment of overdue utility bills.

By filling out a request form you permit the utility to send these notices to a third party that you choose. In this way, another individual is made aware of an important problem. Perhaps this person can provide you with advice or assistance. This party does not have the responsibility for paying your bills!

Request forms and further information concerning this program are available at the utility company's business office.

DO YOU HAVE TO PAY A SECURITY DEPOSIT FOR YOUR UTILITY SERVICE?

Deposit decisions must be based only on your individual credit record. The utility cannot require a deposit on the basis of where you live, your race, sex, age if over 18, national origin, or marital status.

Credit Policy for New Customers

When you apply for new utility service, the utility company has the right to check your credit history to determine whether a security deposit is necessary.

The utility company cannot charge you a deposit as a new customer if you meet one (1) of the following credit tests:

- You have a good utility payment history. That is, you were a customer of similar utility service within the last two (2) years, your utility service has not been shut off for non-payment during the last twelve (12) months of this service, and no bills are owed from that prior service.
- You either own the property or have at least a one-year lease at the property to be served by the utility unless you have an otherwise unsatisfactory credit history as a utility consumer within two (2) years prior to your application for service.
- You can establish credit and are a good credit risk. You can provide credit cards, letters of reference, and/or your employment history as proof of a good credit rating. You cannot be considered a poor credit risk simply because you have yet to establish credit.

The utility company must notify you in writing of the reasons why you are required to pay a deposit. If the utility company takes longer than three (3) business days to check your credit, it must provide you with service until the deposit decision is made.

Before providing service, the utility can require that you pay any unpaid bills that you owe them from the last four (4) years. However, you cannot be held responsible for another person's bills unless either a court or the PUC decides that you are responsible.

Credit Policy for Existing Customers

The utility company may require a security deposit from you as an existing customer if:

- You have not paid your utility bills on time. That is, you have been late in paying two (2) bills in a row or more than two (2) bills in the last year.
- You have failed to make payments according to a payment schedule set up to pay past due bills.
- Your service has been shut off because of unpaid bills.

The utility company must send you a warning notice before it charges you a security deposit.

The Security Deposit

You may satisfy the utility company's request for the deposit by doing any one (1) of the following three (3) options:

1. Paying a Cash Deposit. The amount of the deposit cannot be greater than two (2) months of your estimated usage. (If you are a water customer, your deposit cannot be greater than four (4) months of your estimated usage). All customers have the option to pay this deposit in three (3) payments: fifty (50%) percent immediately, twenty-five (25%) percent at the end of thirty (30) days, and twenty-five (25%) percent at the end of sixty (60) days. Existing customers may choose to pay this amount twenty-one (21) days after notification by the utility company.

One (1) year after you pay the security deposit, the utility company must review your account payment history. If you have a good payment history, the deposit plus interest will be refunded to you. If you do not have a good payment history, the utility company must review your account monthly until you establish a good payment history. This deposit earns interest at a rate of eleven (11%) percent yearly.

2. Supplying a Third Party Guarantor. Instead of paying a cash deposit you can have another credit worthy customer sign a form guaranteeing that

your bills will be paid. This person will then become responsible for paying your bills up to the maximum amount of the required deposit. His responsibility ends when you establish credit.

3. Joining a Composite Credit Group. This is twenty-five (25) or more people who get together to pay their security deposit. By your joining a composite credit group, the amount of your deposit should be cut in half. The utility may have information on these groups in your service area and will also instruct you in how to form a composite credit group.

WHAT ARE YOUR RIGHTS IN QUESTIONING OR DISAGREEING WITH YOUR UTILITY COMPANY?

You have the right to question or dispute any billing or service action the utility company takes if you tell the company of the problem as soon as it occurs.

Questions, Problems, and Disputes—Get In Touch Immediately

You may question any charge applied to your bill, inquire about the company's billing policies or services, request new service, complain about present service or make a payment arrangement for your bills. Your problems and disputes can often be settled if immediately brought to your utility company's attention.

If you are not satisfied or disagree with the utility company's response, tell them that the matter is not resolved to your satisfaction. At this point, the inquiry you make to the utility company becomes a dispute. There is a three (3) step process for handling these disputes that involve you, the utility company, and the PUC.

Steps To The Dispute Process

Here are the steps of the dispute process, which must be followed in order.

STEP 1. Filing a Dispute with the Utility Company

The company must respond to your dispute within thirty (30) days. In answering your dispute, the company must provide you with all the information necessary for you to make a decision on whether you need to proceed further with the matter. This includes informing you of all related company rules (tariffs). The utility company can also provide you with a statement of your account including payments and meter readings. Meter test results and any other information related to your dispute should also be included when appropriate. In addition, the company must tell you of your right to register a further complaint with the PUC and how to do this. You may request all of this information in writing by asking for a written utility company report.

STEP 2. Filing an Informal Complaint with the PUC

You have ten (10) days after the utility company answers your dispute to file an informal complaint with the PUC. Write or call the nearest regional office of the PUC's Bureau of Consumer Services for assistance. The Bureau will need your name, the service address, the account number, the name of the utility, a description of your problem, what action the utility company took and what action you are seeking.

The Bureau of Consumer Services' staff will then review the matter and hold further investigations. The Bureau will try to reach an agreement between you and the utility company. If no agreement can be reached, the Bureau of Consumer Services' staff will then make a decision based upon the facts presented by both you and the company.

The Bureau will notify you of its decision and at the same time explain the steps involved in appealing this decision. You may request a written report of the Bureau's decision.

STEP 3. Filing a Formal Complaint

If you disagree with the Bureau of Consumer Services' decision, you must appeal that decision within ten (10) days. Although it is not necessary, you may wish to retain a lawyer. The company also has this right to appeal the Bureau's decision.

After formal complaint forms are filed with the PUC, a hearing will be scheduled at which time a PUC judge will listen to both sides of the dispute and issue a decision.

Protection During the Dispute Process

During a dispute, the utility company may not shut off your service for non-payment of the bill in question. However, you are still responsible for paying all bills that are not being disputed.

CAN YOUR UTILITY SERVICE BE SHUT OFF WITHOUT YOUR CONSENT?

If you are having difficulty in paying your bills or if you are not making payments for any other reason, tell your utility company as soon as possible. By notifying the utility immediately, you may avoid shut off of your service. The following information concerns both your rights and responsibilities regarding service shut off.

Payment Arrangements

A payment arrangement is an agreement you reach with the utility company to make reasonable payments over a period of time for the amount of money that you owe. The size of your payments will be determined by such things as:

- Your ability to pay (your income, family size, and current expenses)
- Your payment history
- The length of time your payment has been overdue

If you cannot make a reasonable payment arrangement with the utility company, contact the PUC for assistance within ten (10) days after you receive an answer from the company regarding a payment arrangement. (This is Step II of the Dispute Process on Page 13.)

When Your Utility Service Can Be Terminated

The utility company can terminate your utility service for any of the following reasons:

- Nonpayment of an undisputed bill for service, nonpayment of a payment arrangement, or nonpayment of a security deposit.
- Tampering with company meters or other company property, or stealing utility service.
- False statement or fraud in obtaining your utility service.
- Refusal to allow utility employees to read your meter or to check company equipment.
- Violations of rules, approved by the PUC, which may cause harm to individuals or damage to utility company equipment.

When Your Utility Service Cannot Be Terminated

Medical Emergencies – If a medical emergency exists in your household that will be affected by a termination, the shut off will be postponed. Your doctor must provide a statement that termination of your utility service will worsen a serious medical condition of someone in your household. The termination can then be postponed for a maximum of thirty (30) days. However, you still have the responsibility to make a reasonable payment arrangement for the overdue bills during the postponement. (See your Termination Notice for more information in regard to this procedure because your doctor’s statement must contain specific information.)

Tenants—When the Service is in Your Landlord’s Name – If your landlord either fails to pay utility bills for your residence or instructs the utility company to shut off your service, you must be notified by the utility company. The utility company will then explain your rights and duties related to continuing service.

The Utility Cannot Terminate Your Service:

- On a Friday, Saturday, Sunday, or holiday, or the day before a holiday.
- For nonpayment of bills more than four (4) years old.
- For nonpayment of bills for either merchandise or service work.
- For nonpayment of bills in someone else’s name, unless you are found responsible by a court or the PUC.
- For nonpayment of an estimated bill unless you deny utility company access to your meter.

The Termination Process

Termination of utility service is a very serious matter. Remember, you can and should make a payment arrangement prior to the termination of your

service. The utility company must follow these steps before shutting off your service:

- At least ten (10) days prior to the scheduled date of termination, your utility company must notify you in writing. This is called a 10-day Service Termination Notice. This notice will inform you about what action you can take to avoid termination of your service.
- At least three (3) days before your service is shut off, your utility company must attempt to contact you in person. If the company cannot reach you by phone or in person, it must notify a third party if you have designated one, notify a community interest group, or the PUC.
- At the time of shut off, your utility company must contact a responsible adult at your residence. If no adult is home, the termination will be postponed for 48 hours and a notice will be left at your residence stating this.
- If your service is shut off, your utility must provide you with a final informational notice.

The Restoration Process—Getting Your Service Back On

The utility company must restore your service by the end of the first full working day if—you either make a payment arrangement with the company or pay the full amount owed.

The company may charge a fee to restore your utility service. At the same time, it may also require you to either pay a security deposit or make a payment arrangement for a security deposit.

REMEMBER, TO AVOID HAVING YOUR UTILITY SERVICE TERMINATED YOU HAVE THE RESPONSIBILITY TO CONTACT THE UTILITY COMPANY IMMEDIATELY WITH ANY BILLING DISPUTE OR PAYMENT PROBLEM. IF YOU SEEK ASSISTANCE AFTER YOUR UTILITY SERVICE IS SHUT OFF, YOU LOSE MANY OF YOUR IMPORTANT RIGHTS!

WHAT ABOUT ADDITIONAL INFORMATION CONCERNING YOUR UTILITY SERVICE?

This booklet was prepared as a summary of the rights and responsibilities you have as a utility customer based on Pennsylvania Public Utility Commission's regulations (Standards and Billing Practices for Residential Utility Services). This pamphlet has attempted to highlight and answer some of the questions you have about your utility service.

If you still have questions about your utility service, your utility company can provide you with additional information.

For more Information Write -- PA Public Utility Commission
Bureau of Consumer Services
P.O. Box 3265
Harrisburg, PA 17105-3265

Visit our website -- www.puc.state.pa.us

or Call 1-800-692-7380
For people with speech or hearing loss,
Dial 7-1-1 (Telecommunications Relay
Service)

Low-Income consumers may also qualify for the Low Income Home Energy Assistance Program (LIHEAP). For information regarding LIHEAP Cash and Crisis benefits and Weatherization programs please call your local County Assistance Office or the state Department of Public Welfare at: 1-800-692-7462

