



Account Number : 0000-000-00-0

Customer Number : 0000000000

09/27/2022

CUSTOMER NAME
ADDRESS
CITY, ST 00000-0000

Re: Deferred Payment Agreement

Dear Valued Customer,

You are eligible for a deferred payment agreement with Central Hudson. The terms of this agreement include:

- Total unpaid balance owed as of 02/07/2023 : \$617.45
- Number of payment installments to satisfy balance: 5
- Payments are to be made in installments as follows:

\$261.22 Down Payment Due on 02/17/2023
\$72.00 plus the March bill is due upon receipt
\$72.00 plus the April bill is due upon receipt
\$72.00 plus the May bill is due upon receipt
\$72.00 plus the June bill is due upon receipt
\$68.23 plus the July bill is due upon receipt

The remaining balance will be paid in installments of \$72.00 upon receipt of the current bill each month. The final installment of \$68.23 is due upon receipt of your July 2023 current bill.

CUSTOMER
ADDRESS
CITY, ST 00000-0000

|||||
CENTRAL HUDSON GAS & ELECTRIC
284 SOUTH AVENUE
POUGHKEEPSIE, NY 12601-4839



Payment Options

- **eBills:** Receive your bills electronically and pay electronically from your bank account.
- **Direct Pay:** Your payment will be deducted automatically from your bank account, whether you receive a paper bill or eBill.
- **Credit/Debit card:** By phone (1-888-909-4634) or on our website (www.CentralHudson.com).
- **ezPay:** One-time payment available on our website. You will need your Central Hudson account number and your banking information.
- **Pay by text:** Pay your account balance. Register for our text messaging service online by logging in at www.CentralHudson.com. You may also register for this service by texting REG to 236483 (CenHud). If your cell phone number is not on file in our records, you will need your Central Hudson account number to complete registration by text.
- **Pay by phone:** 845-452-2700 or 1-800-527-2714. Have your Central Hudson account number and bank account information handy.
- **Pay through U.S. mail:** Return your bill stub and check in the return envelope provided. When you provide a check as a payment, you authorize Central Hudson either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.
- **Pay in person** at an authorized payment location. Be sure to include your bill stub to ensure proper credit.

Additional information on payment options and a listing of convenient authorized bill payment locations can be found at www.CentralHudson.com.

Payment agreement options & billing

accuracy: You are entitled to pay your bill in installments with a payment agreement based on your financial circumstances, and/or when your scheduled meter reading usage is estimated; i.e., if the next actual meter reading shows we underestimated your usage by more than 50 percent or \$100, you can pay the amount of the difference in installments.

Contact Information

Keep your contact information current by logging into our website at www.CentralHudson.com/MyInfo, and updating your mailing address, phone number and email.

Deferred Payment Agreement eligibility requirements

You are eligible for a deferred payment agreement if you have been a customer for at least six months and the arrears on which this termination notice is based is more than two months average billing.

You are not eligible for a deferred payment agreement if:

1. You owe an amount under a prior deferred payment agreement.
2. You have failed to make timely payment under a prior deferred agreement during the past 12 months.
3. You are a publicly held company, or a subsidiary of a publicly held company.
4. You are a seasonal, short term, or temporary customer.
5. You are an electric customer with a monthly demand greater than 40 kW.
6. You are a gas customer with an annual consumption greater than 4000 ccf.
7. You are a combined gas and electric customer who is ineligible under either 5 or 6, above.
8. We can demonstrate that you have the resources to pay the bill, provided that we notify you of our reasons for determining that you have resources to pay the bill, and provided that we notify you of your right to contest this determination through the NYS Department of Public Service's complaint procedure.

If you can show financial need, alternate terms will be arranged. Depending on your circumstance a down payment may not be required and installments may be as low as \$10 per month. You will still be required to pay in full by the late charge date(s) all bills for service rendered after this agreement. If this agreement requires monthly installments exceeding \$10 per month, it can be changed, if your ability to pay deteriorates for reasons you cannot control. If a change is needed please call Central Hudson. Proof of your financial status may be required.

Deferred Payment Agreement terms

1. You must make a down payment of 30 percent of the arrears due or the cost of twice your average monthly usage, whichever is greater, plus the full amount of any charges billed after the issuance of the termination notice which are in arrears at the time the agreement is entered into. If we have to make a field visit to terminate your service, you may be required to make a down payment of 50 percent of the arrears due or four times your average monthly usage whichever is greater, plus the full amount of any charges billed after the issuance of the termination notice which are in arrears at the time the agreement is entered into.
2. The balance of the arrears is due in monthly installments of either:
 - a. the cost of your average monthly usage; or
 - b. one-sixth of the balance, whichever is greater.
3. All future current bills are due upon receipt.
4. You may be required to pay a security deposit.

If you have any questions regarding this notice, please call (845) 452-2700 or toll free at 1-800-527-2714 and speak with a Customer Service Representative.

Account Number : 0000-0000-00-0
Customer Number : 000000000

All new bills must be paid in full upon receipt. If you cannot maintain your monthly installment amounts, the agreement will default and the full account balance will be due, and utility services will be at risk for disconnection.

To prevent a service disconnection, sign this agreement and remit the required down payment before 02/17/2023. Keep one copy for your records. Return one copy signed to Central Hudson via:

- Email : paperwork@cenhud.com; or
- Fax : (845) 486-5658; or
- Mail : Central Hudson Gas & Electric Co.
Attn : Customer Account Services
284 South Avenue
Poughkeepsie, NY 12601

Consider enrolling in the Budget Billing program, which offers consistent bills throughout the year. Under this program, your monthly payments remain steady and you avoid billing fluctuations. If you enroll, your account will be reviewed every six months to determine if the budget amount should be modified based on current usage. To apply, please complete the form at the bottom of this page and mail, fax or email it back using the information provided above.

If you are experiencing a financial hardship or your financial situation has changed, please contact us immediately at (845) 452-2700 or toll free at 1-800-527-2714

For questions regarding the deferred payment agreement, budget billing program or your account, email us at www.CentralHudson.com; chat with us through Live Chat on the website; or call (845) 452-2700 or toll free at 1-800-527-2714 to speak with a representative.

Sincerely,
Customer Account Services

() Yes, please enroll my account in the Budget Billing program.

I agree to the terms and conditions of the deferred payment agreement with Central Hudson, which will be set up on my account to avoid utility service disconnection.

Customer Signature: _____ Date: _____

Company Representative: CENTRAL HUDSON Date: 02/07/2023