

Kenneth M. Gossel Deputy General Counsel

(716) 857-7325

April 22, 2014

Hon. Kathleen H. Burgess Secretary Public Service Commission Three Empire State Plaza Albany, NY 12223-1350

Re: Case 13-G-0016 – National Fuel Gas Distribution Corporation

Proposal to Make Electronic Deferred Payment Agreements Permanent

Dear Secretary Burgess:

The April 18, 2013 "Order Approving the Tariff Filing, with Modifications" of the Public Service Commission ("Order") in the referenced matter approved an eighteen month pilot program of National Fuel Gas Distribution Corporation ("Distribution" or the "Company") allowing customers to execute a Deferred Payment Agreement (DPA) by electronic signature. Pursuant to the Order, Distribution after approximately one year is required to submit a proposal to modify or make permanent the electronic DPA program. Please accept this filing as Distribution's proposal to make electronic DPAs permanent for its customers.

Introduction

In its Order, the New York Public Service Commission ("NYPSC" or "Commission") recognized that the Electronic Signatures and Records Act (ESRA) provides that electronic signatures can have the same validity and effect as hand-written signatures. ERSA provides that the use of electronic signatures is entirely voluntary. Consistent with this requirement, the Commission approved a pilot for electronic DPAs that is offered as an additional service for customers who voluntarily opt to use it. While Distribution herein seeks to make the voluntary use of electronic DPAs permanent, it is emphasized that all existing procedures for signing hard copy DPAs will remain in place.

The Order notes

The use of electronic signatures for DPAs is consistent with the ESRA and is appropriate in this instance. PSL §30 states that, 'It is the policy of this state that the continued provision of gas, electric and steam service to residential customers without unreasonable qualifications or lengthy delays is necessary for the preservation of the

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health and general welfare and is in the public interest.' Consistent with this stated policy, it is reasonable to provide customers with an additional option and permit them to enter into legally valid DPAs via electronic signature. This option allows customers to avoid disconnections or potential delays in restoring service and unnecessary hardships. The electronic DPA can be more convenient for certain customers, and for those who prefer to sign electronically, its adoption will expedite and streamline the process.

In approving the pilot period for eighteen months, the Commission required Distribution to review the effectiveness of the program and to submit quarterly reports to the Secretary on the status of electronic DPAs in comparison to conventional DPAs. Additionally, the Commission required the Company, in consultation with the Department of Public Service Staff ("Staff"), to develop a survey to assess customer satisfaction with the electronic DPA process. All reports have been timely filed.

Pilot Program Results

Distribution's fourth quarterly report is included with this proposal. The results of the pilot program have been extremely favorable. They demonstrate the customer demand for more convenient and secure methods for transacting personal business as well as a continued need to be able to enter into electronic DPAs. This technology has a proven record of providing valuable and often necessary consumer benefits. This is especially true when a customer's utility service has been shut off and he or she seeks to have it restored, or when there are issues involving disability or transportation that make it difficult or impossible for a customer to visit a utility office. To deny those without service the convenience of entering into a DPA via a telephone conversation and electronic execution will cause unnecessary delays and hardship on the customer. It also increases transactional costs for the customer and the utility.

The first section of the report of DPAs Made by Month (PSC) is cumulative and covers the period from program initiation on May 15, 2013 through March 31, 2014. It shows an enormous demand for a convenient and simple way for customers to negotiate and enter into a payment agreement. A total of 6,582 e-DPAs were initiated during this time period. A limited number of phone representatives were initially trained in the new process and the e-DPA Pilot was implemented on May 15, 2013. A phased training approach was utilized in order to allow for refinement of the training process based on customer feedback. Training continued throughout the summer until all phone representatives were trained. Since September 2013, more than 60% of the customers that entered into a negotiated DPA each month utilized the e-DPA process. Approximately 80% of the negotiated DPAs were e-DPAs for the January – March 2014 quarter.

The second section, DPA Status Summary (PSC), identifies the status of these DPA's as of April 1, 2014. For purposes of PSC reporting, DPAs are considered Active if they are in Pending, Active, or Defaulted status. On a percentage basis, there are more Active e-DPAs

(61.9%) than traditional DPAs (50.0%). Based on the definitions provided, as well as the difference in how a DPA is signed, it is necessary to combine the Canceled and Customer Refused categories when comparing the traditional DPAs to the e-DPAs. The combined results show that 16.8% of the traditional DPAs are in Canceled status compared to 16.2% of the e-DPAs in either Canceled (9.3%) or Customer Refused (6.9%) status. An e-DPA is coded Customer Refused when a customer declines the e-DPA or fails to go online to accept the e-DPA. Not only have a significant majority of customers elected to utilize the e-DPA process to enter into a payment agreement with National Fuel, they are also exhibiting a higher rate of keeping their payment agreements active compared to those with traditional DPAs.

The third section of the report, "e-DPA Survey Results (PSC)", provides the results of the surveys that were made available to every customer who went through the e-DPA process. There have been 591 survey responses through March 31, 2014 which represents 9.0% of the customers who utilized the e-DPA option. Highlights of the survey are as follows:

- Providing Income and Expense: Almost 92% replied Very Easy or Easy
- Accepting the e-DPA using the internet: Over 94% replied Very Easy or Easy
- Overall satisfaction of e-DPA process: Over 97% replied Very Satisfied or Satisfied
- 36% of the respondents replied that they visited a Distribution office in the past to sign a DPA, with only 2% of these respondents preferring to visit a Company office

By all measures, the electronic DPA pilot program has been a tremendous success and a much needed option for customers to get a payment agreement with the Company. As telling as these numbers are, a review of the free form comments from survey participants made in response to question 7 of the survey demonstrates the significance of this alternative and the compelling need to have e-DPAs made permanent. Among many others, they include (with the response number from question 7 referenced):

- 2. I am disabled and not always able to go to into your office.
- 3. I thank you for making it easy for me especially because I've just recently started to use the computer at the age of 47.
- 6. I have Stage 3 lung cancer and it's very difficult for me to come in.
- 12. The electronic Deferred Payment Agreement process provides privacy and comfort in interacting with National Fuel. Great process!
- 15. This process was very helpful as I have a disabled daughter who can't be left alone. It's hard to transport her by myself.
- 16. It was a lifesaver to be able to do this process over the phone and online . . . I work the same hours the office is open and there would be no way I can get there.
- 34. As handicapped, I found being able to use the internet and phone so much easier.
- 44. I am disabled with a 6 year old child. This really made it easier.

- 46. A huge relief. I was injured at work . . . I am thankful for this option. I no longer fear a shut off due to inability to pay and the process was less than 15 minutes. And hassle free.
- 70. This is a great benefit for customers who don't have transportation to the office.
- 83. This was a very good way to do this deferred payment agreement, as I do not drive and have difficulties getting places.
- 85. Until today I was worried about losing service due to not being able to the NFG
 office. I am disabled and homebound. I want to thank NFG for putting this option in
 place for persons like myself.
- 104. I have a very ill husband and work full time. I can't miss work.
- 112. This process was quick and simple. I like it much better than having to go to an office or wait a week for an agreement to come through the mail.
- 130. This was wonderful to be able to handle this over the internet. I am unemployed and unable to get to a local office due to no gas money.
- 155. The process was very easy and eliminated the travel time and wait time of going to the National Fuel office... Sitting fact to face with someone giving financial information can be somewhat intimidating.
- 181. This is a very easy and convenient option for people who work and cannot get to the office during normal working hours of NFG. Thanks for making this process less stressful.

The evaluation and survey were beneficial and show that the electronic DPA has been embraced by Distribution customers. The Company will explore methods of future data collection with Staff. To date, there have been no claims of fraud, unauthorized intrusion, or repudiation by the customer of his or her electronic signature. In response to a survey response, however, the Company modified the www.NFGAgree.com home page to mask the account number and identification information to secure personal information and prevent "shoulder surfing".

Conclusion

The pilot electronic DPA program was very successful and provides customers with an new, more convenient means of getting a repayment agreement. The method, which is additional and does not replace any existing process, has resulted in superior customer service, has expedited the restoration of utility service and has served to minimize service disconnections. Customers have responded very favorably to this new method and it would be detrimental to take it away from them. For all these reasons, Distribution respectfully requests that the Commission make electronic DPAs permanently available to customers.

Company Contacts

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For questions relating to this filing, please contact the undersigned at (716) 857-7325 or Michael Reville at (716) 857-7313.

Respectfully submitted,

Kenneth M. Gossel

Deputy General Counsel

Quarterly Report

In compliance with the Commission's ruling in Case 13-G-0016, attached please find information related to the implementation of National Fuel Gas Distribution Corporation's ("National Fuel") Electronic Deferred Payment Agreement ("e-DPA") Pilot. The report covers the period May 15, 2013, when the e-DPA Pilot was implemented, through March 31, 2014. A total of 6,582 e-DPAs were initiated during this time period.

The first section of the attached document, "DPAs Made by Month (PSC)", provides the number of e-DPAs and traditional DPAs that were created each month since National Fuel implemented the e-DPA Pilot. The report shows that since September 2013, more than 60% of the National Fuel customers that entered into a negotiated DPA each month utilized the e-DPA process. Approximately 80% of the negotiated DPAs were e-DPAs for the January – March 2014 quarter.

The second section of the document, "DPA Status Summary (PSC)", has the status of these DPA's as of April 1, 2014. A row below each section provides the total active DPAs as of this date. National Fuel considers a DPA to be active if it is in Pending, Active, or Defaulted status. The status definitions can be found in the section with the description "Status Definitions (PSC)". It should be noted that, on a percentage basis, there are more Active e-DPAs (61.9%) than traditional DPAs (50.0%). Based on the definitions provided, as well as the difference in how a DPA is signed, it is necessary to combine the Canceled and Customer Refused categories when comparing the traditional DPAs to the e-DPAs. The combined results show that 16.8% of the traditional DPAs are in Canceled status compared to 16.2% of the e-DPAs in either Canceled (9.3%) or Customer Refused (6.9%) status. An e-DPA is coded Customer Refused when a customer declines the e-DPA or fails to go online to accept the e-DPA.

The third section of the report, "e-DPA Survey Results (PSC)", provides the results of the surveys that were made available to every customer who went through the e-DPA process. There have been 591 survey responses through March 31, 2014 which represents 9.0% of the customers who utilized the e-DPA option. Highlights of the survey are as follows:

- 1. Providing Income and Expense: Almost 92% replied Very Easy or Easy
- 2. Accepting the e-DPA using the internet: Over 94% replied Very Easy or Easy
- 3. Overall satisfaction of e-DPA process: Over 97% replied Very Satisfied or Satisfied
- 4. 36% of the respondents replied that they have had to go to a National Fuel office in the past to sign a DPA.
 - a. 2% of these respondents preferred going to a National Fuel office.

There was one customer comment related to the display of the last four digits of their Social Security Number (SSN) if someone nearby was "shoulder surfing" (comment #70 for question 7). Based on this comment, National Fuel has modified the www.NFGAgree.com home page to mask the account number and SSN information. One respondent stated, "prefer face to face service is better then (sic) phone or computer" and two others indicated that they do not have always have access to a computer or they are computer illiterate. Customers have the option to visit a National Fuel office to negotiate a DPA if they prefer that option over the e-DPA option. To date, we are not aware of any claims of fraud, unauthorized intrusion, or repudiation by the customer of his/her electronic signature.

Department of Public Service Staff requested National Fuel to provide the following information to be consistent with the standard collections report:

- 1. Active DPA's At The Beginning Of The Period
- 2. Deferred Payment Agreements Made
- 3. Deferred Payment Agreements Reinstated
- 4. Deferred Payment Agreements Defaulted
- 5. Deferred Payment Agreements Satisfied
- 6. Active DPA's At The End Of The Period
- 7. Percent Of DPA's In Arrears > 60 Days

In response to Staff's request, National Fuel has provided a breakdown of the required information segregated by traditional DPAs and e-DPAs.

- The process starts with zero active DPAs on May 15, 2013 as the reporting period span compares the overall results of the traditional DPA process to the results of the new e-DPA process. May 15, 2013 is used as the starting date for the reports through the ending date for each quarter.
- 2. The number of new DPAs made, by month, can be found in the first section of the attached report.
- 3. The number of reinstated DPAs made, by month, can also be found in the first section of the attached report. The sum of the new and reinstated DPAs is also provided.
- 4. The number of defaulted DPAs can be found in the second section of the attached report on the "Defaulted" lines.

- 5. The number of satisfied DPAs can be found on the "Paid" lines found in the second section of the attached report.
- 6. The number of Active DPAs can be found on the "Total Active (Pending, Active, Defaulted)" lines found in the second section of the attached report.
- 7. The Percent of Defaulted DPAs in Arrears > 60 Days is reported in National Fuel's monthly Collection Activity report. This figure represents the percent of residential customers who are behind on paying their bills for more than one month that have an active DPA. The figure does not represent how many customers with an active DPA are more than 60 days behind on their DPA. As such, we are unable to provide this figure solely for customers that have entered into traditional DPAs or e-DPAs.

Any questions concerning the quarterly report may be directed to Perry Figliotti at (716) 857-7840 or FigliottiP@natfuel.com.

National Fuel Gas Distribution Corporation Electronic (e-DPAs) and Traditional DPAs May 15, 2013 - March 31, 2014 as of 4/1/2014 Case 13-G-0016

Month	New e-	DPAs Dollars	Reinstated Customers	e-DPAs Dollars	Total e-	Dollars	New Tradit	ional DPAs Dollars	Reinstated Trac	ditional DPAs Dollars	Total Traditi	ional DPAs Dollars	Total I	Dollars	Percent Electronic
May 2013	163	\$114,954	2	\$1,893	165	\$116,847	532	\$423,593	41	\$60,175	573	\$483,767	738	600,614	22.4%
Jun 2013	347	229,179	6	5,016	353	234,195	1,153	905,153	71	84,051	1,224	989,204	1,577	1,223,399	22.4%
Jul 2013	593	283,981	8	4,009	601	287,990	1,020	752,923	85	88,837	1,105	841,760	1,706	1,129,750	35.2%
Aug 2013	940	450,618	10	7,060	950	457,678	669	388,138	115	118,052	784	506,190	1,734	963,868	54.8%
Sep 2013	881	440,084	10	5,753	891	445,837	449	276,123	77	72,092	526	348,215	1,417	794,052	62.9%
Oct 2013	804	373,863	14	10,797	818	384,660	422	288,885	68	66,391	490	355,276	1,308	739,936	62.5%
Nov 2013	518	244,518	7	3,883	525	248,401	196	126,484	56	52,377	252	178,861	777	427,262	67.6%
Dec 2013	331	171,355	9	4,393	340	175,748	65	54,941	22	29,463	87	84,404	427	260,152	79.6%
Jan 2014	354	200,164	4	4,371	358	204,535	71	52,599	23	23,619	94	76,218	452	280,753	79.2%
Feb 2014	437	312,611	3	2,154	440	314,765	85	69,844	24	45,855	109	115,699	549	430,464	80.1%
Mar 2014	1,130	910,626	11	19,965	1,141	930,591	246	232,416	39	66,834	285	299,250	1,426	1,229,841	80.0%
Apr 2014												- 1			
May 2014															
Jun 2014															
Jul 2014						- 1						- 1			
Aug 2014						- 1									
Sep 2014															
Oct 2014							•						s		
Total	6,498	\$3,731,954	84	\$69,293	6,582	\$3,801,247	4,908	\$3,571,098	621	\$707,745	5,529	\$4,278,844	12,111	\$8,080,091	54.3%

National Fuel Gas Distribution Corporation Electronic (e-DPAs) and Traditional DPAs May 15, 2013 - March 31, 2014 as of 4/1/2014 Case 13-G-0016

Agreement Type and Status	Number of Agreements	Agreement Amount	Percent of Agreements	Percent of Agree Amount
Electronic DPA (e-DPA)				
Pending	231	\$215,343	3.5%	5.7%
Active	2,256	1,504,850	34.3%	39.6%
Defaulted	1,587	833,240	24.1%	21.9%
Canceled (see definition)	611	385,714	9.3%	10.1%
Paid	903	279,984	13.7%	7.4%
Operator Canceled (LICAAP,DSS, etc)	22	24,648	0.3%	0.6%
Operator Canceled (Other)	74	64,202	1.1%	1.7%
Customer Refused (see definition)	453	261,137	6.9%	6.9%
Final Billed	445	232,129	6.8%	6.1%
Total	6,582	\$3,801,247	100.0%	100.0%
Total "Active" (Pending, Active, Defaulted)	4,074	\$2,553,433	61.9%	67.2%
Traditional DPA				
Pending	11	\$21,006	0.2%	0.5%
Active	1,207	1,136,547	21.8%	26.6%
Defaulted	1,547	1,211,949	28.0%	28.3%
Canceled (see definition)	930	755,167	16.8%	17.6%
Paid	888	343,034	16.1%	8.0%
Operator Canceled (LICAAP,DSS, etc)	83	91,031	1.5%	2.1%
Operator Canceled (Other)	199	182,188	3.6%	4.3%
Final Billed	664	537,920	12.0%	12.6%
Total	5,529	\$4,278,844	100.0%	100.0%
Total "Active" (Pending, Active, Defaulted)	2,765	\$2,369,503	50.0%	55.4%
m I				
Total	242	\$236,350	2.0%	2.00/
Pending Active	3,463	2,641,397	28.6%	2.9%
Defaulted	3,134	2,041,397	25.9%	32.7% 25.3%
	1,541	1,140,881	12.7%	
Canceled (see definition)	1,791	623,018	14.8%	14.1%
Paid	100 P. 122 P. 12		0.9%	7.7%
Operator Canceled (LICAAP,DSS, etc) Operator Canceled (Other)	105 273	115,680	2.3%	1.4%
		246,390		3.0%
Customer Refused (see definition)	453	261,137	3.7%	3.2%
Final Billed Total	1,109 12,111	770,049 \$8,080,091	9.2%	9.5%
Total "Active" (Pending, Active, Defaulted)	6,839	\$4,922,936	56.5%	60.9%

Agreement Status	<u>Description</u>
Danding	A DRA that is waiting for austamor assentance (if an a DRA)

Pending A DPA that is waiting for customer acceptance (if an e-DPA) and/or customer payment.

Active A DPA where the customer is current with their payment per the terms of the DPA.

A DPA where the customer is one or more months behind in their monthly payments per the terms of the DPA. Also includes DPAs where the customer failed to make the required down payment for a signed, traditional DPA prior to

billing or an e-DPA customer who accepted their DPA but failed to make the necessary down payment.

The DPA status is updated to Canceled when a disconnection order is available for the field for a customer that had a Canceled DPA in Pending or Defaulted status. Exception: An e-DPA that was not accepted on the web (even if down payment

made) will go to Customer Refused when the disconnection order is available.

Paid The DPA amount has been paid or satisfied.

A DPA that has been canceled by an NFG representative because the customer has been moved into a program such as LICAAP, DSS)

LICAAP or direct voucher where the DPA is no longer applicable or allowed. LICAAP and DSS customers are not categorized as being on a DPA, although LICAAP participation is a "super" deferred payment agreement in which the customer pays a reduced monthly bill and receives 1/24th debt forgiveness on their arrears for timely payments.

Operator Canceled (Other)

A DPA where an NFG representative canceled a DPA because the customer (e.g. change in I&E) or outside agency (e.g. PSC) has requested a new DPA for this customer.

Customer Refused

An e-DPA where the customer failed to electronically accept the DPA or declined the DPA by the acceptance date and the account is billed or a disconnection field order is generated.

Final Billed The account has been final billed. Customer is eligible for a new DPA for their new account.

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		May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct			Cumulative
Response	Score	2013	2013	2013	2013	2013	2013	2013	2013	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	Total	Percent	Percent
Very Easy	1	17	17	22	49	39	58	32	24	28	30	61								377	63.8%	63.89
Easy	2	9	1.1	10	19	25	16	10	11	8	10	36								165	27.9%	91.79
Average	3	2	2	7	2	4	6	8	3	0	1	7								42	7.1%	98.89
Difficult	4	1	1	1	0	2	0	0	0	0	0	2								7	1.2%	100.09
Very Difficult	5	0	0	0	0	0	0	0	0	0	0	0								0	0.0%	100.09
Don't Know	_	0	0	0	0	0	0	0	0	0	0	0								0	0.0%	100.09
Total		29	31	40	70	70	80	50	38	36	41	106	0	0	0	0	0	0	0	591	100.0%	
Average		1.55	1.58	1.68	1.33	1.56	1.35	1.52	1.45	1.22	1.29	1.53								1.46		
uestion 2: How	would y	ou rate	the proc	ess to A	ccept or	Declin	e the pa	yment a	greeme	nt using	the inte	rnet?										
		May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct			
Response	Score	2013	2013	2013	2013	2013	2013	2013	2013	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	Total	Percent	
Very Easy	1	19	20	28	55	45	58	33	25	26	31	71								411	69.5%	69.5%
Easy	2	7	8	7	12	23	17	14	11	8	9	29								145	24.5%	94.1%
Average	3	2	2	3	2	2	3	3	1	0	1	5								24	4.1%	98.1%
Difficult	4	0	0	1	0	0	1	0	1	1	0	1								5	0.8%	99.0%
Very Difficult	5	1	1	0	1	0	1	0	0	1	0	0								5	0.8%	99.8%
Don't Know	(<u>20</u>	0	0	1	0	0	0	0	0	0	0	0								1	0.2%	100.0%
Total		29	31	40	70	70	80	50	38	36	41	106	0	0	0	0	0	0	0	591	100.0%	
Average		1.52	1.52	1.41	1.29	1.39	1.38	1.40	1.42	1.42	1.27	1.40								1.39		
uestion 3: How	satisfied	l were y	ou with	the over	rall proc	ess to o	btain yo	ur Defe	rred Pa	yment A	greeme	nt?										
_	~	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		2	
Response	Score	2013	2013	2013	2013	2013	2013	2013	2013	2014	2014	2014	<u>2014</u>	2014	2014	2014	2014	2014	2014	Total	Percent	122720
Very Satisfied	1	22	24	24	61	51	65	40	26	31	33	83								460	77.8%	77.8%
Satisfied	2	7	7	12	8	16	12	9	11	4	7	22								115	19.5%	97.3%
Neutral	3	0	0	3	1	3	1	1	1	1	1	1								13	2.2%	99.5%
				^	0	0	0	0	0	0	0	0								0	0.0%	99.5%
Dissatisfied	4	0	0	0			-															
Dissatisfied Very Dissatisfied	5	0	0	1	0	0	2	0	0	0	0	0								3	0.5%	
		-	750	1 0 40			-	0 0 50	0 0 38	0 0 36	0 0 41	0 0 106		0	0	0	0	0		3 0 591	0.5% 0.0% 100.0%	100.0%

Average

1.23

1.55

1.14

1.31

1.28

1.22

1.34

1.17

1.22

1.23

1.26

Question 4: Have you had to go to a National Fuel office in the past to sign a payment agreement?

	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Response	2013	2013	2013	2013	2013	2013	2013	2013	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	Total
Yes	9	10	9	23	29	31	20	18	15	11	38								213
No	19	20	29	41	38	36	24	17	20	28	62								334
Don't Know	1	1	2	6	3	13	6	3	1	2	6								44
Total	29	31	40	70	70	80	50	38	36	41	106	0	0	0	0	0	0	0	591
Yes	31.0%	32.3%	22.5%	32.9%	41.4%	38.8%	40.0%	47.4%	41.7%	26.8%	35.8%								36.0%
No	65.5%	64.5%	72.5%	58.6%	54.3%	45.0%	48.0%	44.7%	55.6%	68.3%	58.5%								56.5%
Don't Know	3.4%	3.2%	5.0%	8.6%	4.3%	16.3%	12.0%	7.9%	2.8%	4.9%	5.7%								7.4%

Question 5: If the answer to question 4 is Yes, how would you compare having to go to a National Fuel office for a payment agreement to using

a phone and the internet for a payment agreement?

	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
Response	2013	2013	2013	2013	2013	2013	2013	2013	2014	2014	2014	2014	2014	2014	2014	2014	2014	2014	Total
Prefer Office	1	1	3	1	2	1	1	0	0	1	1								12
No Preference	2	2	1	4	4	5	2	2	3	2	4								31
Prefer phone/web	16	17	18	39	37	51	33	26	24	17	62								340
Not Applicable	10	11	18	26	27	23	14	10	9	21	39								208
Total	29	31	40	70	70	80	50	38	36	41	106	0	0	0	0	0	0	0	591
Prefer Office	3.4%	3.2%	7.5%	1.4%	2.9%	1.3%	2.0%	0.0%	0.0%	2.4%	0.9%								2.0%
No Preference	6.9%	6.5%	2.5%	5.7%	5.7%	6.3%	4.0%	5.3%	8.3%	4.9%	3.8%								5.2%
Prefer phone/web	55.2%	54.8%	45.0%	55.7%	52.9%	63.8%	66.0%	68.4%	66.7%	41.5%	58.5%								57.5%
Not Applicable	34.5%	35.5%	45.0%	37.1%	38.6%	28.8%	28.0%	26.3%	25.0%	51.2%	36.8%								35.2%
Excluding Not Appl	icable Respons	es																	
Prefer Office	5.3%	5.0%	13.6%	2.3%	4.7%	1.8%	2.8%	0.0%	0.0%	5.0%	1.5%								3.1%
No Preference	10.5%	10.0%	4.5%	9.1%	9.3%	8.8%	5.6%	7.1%	11.1%	10.0%	6.0%								8.1%
Prefer phone/web	84.2%	85.0%	81.8%	88.6%	86.0%	89.5%	91.7%	92.9%	88.9%	85.0%	92.5%								88.8%

Question 6: If you prefer going to a National Fuel Office to sign a payment agreement, please explain why below.

1	which ever is easier at the time?
2	its easier
3	yes i will go to national fuel to sign payment agreement
4	I don't.
5	Its easy and quick. Thank you for helping me.
6	i work and its hard for me to get time off to go down to an office so this is much faster and easier
7	Because it was very easy
8	More Convenient.
9	Faster. More convenient.
10	No waiting for a rep
11	EASIER
12	no car
13	no I like doing this online
14	Computer illiterate.
15	Don't always have access to internet.
16	I would not prefer this.
17	face to face service is better then phone or computer.
18	It is easily accessible and convenient, especially if you are broke and cannot get to a National Fuel Office.
19	Nope
20	good
21	I don't have transportation so to be able to go on line is great! Thank you No, I prefer the Internet.
on 7: D	o you have additional comments regarding National Fuel's electronic Deferred Payment Agreement process? Thank You National Fuel for having this program available to me and my family
1	Thank You National Fuel for having this program available to me and my family I am disabled and not always able to go into your office. I called and spoke with a rep. and was told i had to go in the office. I in turn called imediately back to ask an additional
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2 3 4	Thank You National Fuel for having this program available to me and my family I am disabled and not always able to go into your office. I called and spoke with a rep. and was told i had to go in the office. I in turn called imediately back to ask an additional question and spoke with a rep. named (rep name). She was knowledgeable and more than helpful. I was able to complete the agreement on the phone and net with her and it was very smooth and easy process. She explained that this was a fairly new program and I'd like to say hats off to Nat. Fuel for making it available. As a credit to (rep name) she was great customer service person, friendly and most importantly she listened. Thank You and her for a very positive start to my day. (customer name) I THANK YOU FOR MAKING EASY FOR ME ESPECIALLY BECAUSE I'VE JUST RECENTLY JUST STARTED TO USE THE COMPUTER AT THE AGE OF 47. This is a great arrangement for indivduals like myself who is on one income. Thank You!
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2 3 4 5	Thank You National Fuel for having this program available to me and my family I am disabled and not always able to go into your office. I called and spoke with a rep. and was told i had to go in the office. I in turn called imediately back to ask an additional question and spoke with a rep. named (rep name). She was knowledgeable and more than helpful. I was able to complete the agreement on the phone and net with her and it was very smooth and easy process. She explained that this was a fairly new program and I'd like to say hats off to Nat. Fuel for making it available. As a credit to (rep name) she was great customer service person, friendly and most importantly she listened. Thank You and her for a very positive start to my day. (customer name) I THANK YOU FOR MAKING EASY FOR ME ESPECIALLY BECAUSE I'VE JUST RECENTLY JUST STARTED TO USE THE COMPUTER AT THE AGE OF 47. This is a great arrangement for indivduals like myself who is on one income. Thank You! great process great customer reps I spke to Thank You so much. I have stage 3 lung cancer and its very difficult for me to come in. (rep name) who took care of me on the phone should be promoted. She has multiple skill you really should check into it! Have a great day. Fondly, (customer name)
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1 2 3 4 5 6 7 8 9	I am disabled and not always able to go into your office. I called and spoke with a rep. and was told i had to go in the office. I in turn called imediately back to ask an additional question and spoke with a rep. named (rep name). She was knowledgeable and more than helpful. I was able to complete the agreement on the phone and net with her and it was very smooth and easy process. She explained that this was a fairly new program and I'd like to say hats off to Nat. Fuel for making it available. As a credit to (rep name) she was great customer service person, friendly and most importantly she listened. Thank You and her for a very positive start to my day. (customer name) I THANK YOU FOR MAKING EASY FOR ME ESPECIALLY BECAUSE I'VE JUST RECENTLY JUST STARTED TO USE THE COMPUTER AT THE AGE OF 47. This is a great arrangement for indivduals like myself who is on one income. Thank You! great process great customer reps I spke to Thank You so much. I have stage 3 lung cancer and its very difficult for me to come in. (rep name) who took care of me on the phone should be promoted. She has multiple skill you really should check into it! Have a great day. Fondly, (customer name) It is very convenient. Staff was very helpful and courteous. Thank you. The floor supervisor that called me back was extremely kind and helpful. We have had several unexpected expenses in the last few months and it was nice to talk to someone so helpfulso please thank her for me and thank you for having the payment available for us. The last time i asked NFG for assistance, I was degraded by the man on the phone. He totally humiliated me, and said there were no options but to go to Jamestown or Buffalo. I cried

15	this process was very helpful as I have a disabled daughter who cant be left alone, its hard to transport her by myself. thank you so very much.
	It was a lifesaver to be able to do this process over the phone and online. I really appreciate the operator giving me the opportunity to do it this way because I work the same hours
16	the office is open and there would be no way that I can get there, While falling behind on bills is stressful enough, there is nothing worse and speaking to a representative on the
10	phone who doesn't seem to want to help. The woman I spoke to today really went above and beyond and for me to be able to do this process online means my gas won't get shut o
	so I am endlessly thankful!!
17	I am extremely grateful that such an option exists for those experiencing economic hardships! Thank you so much!
18	THANK YOU!!!! YOU MADE THIS SO EASY!!! LOVE THIS KIND OF SUPER EASY CUSTOMER SERVICE:)
19	I think this process is very efficient and The person I talk to prior to set this up was very courteous and helpful through out this process.
20	THANK YOU FOR THE AGREEMENT I REALLY APPRECIATE IT.
21	lady i talked to was great
22	I have been on disability since april and unable to drive to buffalo, because of my dizzy spells and i am very please that you have deferred payments for customers like me and
. COORD	other.Thank you very much you mad iy very is for than nation grd need.
23	The representative was very polite and very understanding of my sensitive situation-i had been on bedrest for 3 weeks and ended up needing surgery
24	, I just want to say how grateful I am. Thank You.
25	The Customer Service Representative was ver professional, helpful, patient, kind and showed high respect to me in his conversation and tone. It made the process very pleasent to
23	endure in the financal hardship that I'm in at this moment. I thanked him personally, but felt that NF needs to be of his job well done!!
26	nope. thanks.
27	The young lady was very helpful, she could hear that I wasn't very good with the computer, and went over the process again. Thank You
28	thank you.
29	I AM VERY PLEASE, WITH THIS PROCESS. <rep name=""> WAS VERY HELPFULL.</rep>
30	The representative that handled my call was excellent. Very nice, thorough, and understanding.
31	This is excellent !!!!!! saves me time and gas driving to the office.
32	easy
33	I THINK THAT THIS AGREEMENT SHOULD BE PART OF HE HOME PAGE
34	As a handicapped, I found being able to use the internet and phone, so much easier. The person on phone was very courteous and helpful. Thank You for this service. It is much
34	appreciated. Have a Blessed Day
35	(rep name), out of Buffalo, NY. ext xxxx was most helpful in every way possible. your lucky to have her on you team, thank you
36	thank you for working with me to resolve this payment issue
37	Very easy and helpful. Whoever came up with this way of doing this is a genius.
38	I spoke to a rep from Nat Fuel today what was extremely rude and asked to speak to another rep (so she hung up on me). I called back and got a very nice rep who refered me to t
30	deferred payment representative who was extremely helpful and very kind. Thank you!
39	(rep name) xxxx was very helpful. Thank you (rep name).
40	The lady I talked to was awesome! She was polite, friendly & efficient. Most importantly she talked TO me not AT me.
41	great understanding and customer service
42	The person on the phone was very very helpful I thank u again and again. DY
42	
43	The rep that offered me this was very nice but im confused as to why only some reps are willing to offer you help? The rep I spoke with on july 30th understood that I was having
4.4	issue and not once did she offer me any assistance. We as customers don't know all the ins and outs. I think all reps should be more helpful like the man I spoke with today
44	(rep name) was very nice and really understood my situation. Id like to thank national fuel for this option. I am disabled with a 6yr old child. This really made it easier.
45	the ladies i talked to were very helpful; (rep name) was one of them not sure of the other ladies name.
46	A huge relief. I was injured at work and the workers comp. process is a nightmare without any control of my own income this has truly helped me. My children need hot water for
	showering and washing. I am thankful for this option. I no longer fear a shut off due to inability to pay and the process was less than 15 min. And hassle free. Thanks
47	Grateful. Thank you!
48	This was my first time having to use this service, and I was very pleased
49	Control of the Contro

50	The customer service who helped me was very pleasant, helpful and informative. Thank you.
51	GENTLEMAN WHO HELPED ME WAS VERY KIND AND UNDERSTANDING, AND WAS VERY PERSONABLE IN GETTING THE PROCESS COMPLETED. THANK
52	Didn t consider other expenses I have likecar payment, car insurance, groceries, college loans, unpaid med bills
	I had been through so much over the last year. I lost my job, then my husband died. When I became frustrated, the representative remained professional throughout and was able to
53	help me resolve the matter.
54	This on line process is much easier as the locations for face to face process is not easily accessed without a car. <rep name=""> was very helpful and user friendly despite my anxiety.</rep>
55	Just happy that you have more payment option due to uncontrol circumstances. Thanks so very much
56	It was a very fast process and I am very satisfied.
57	The customer service reps were very helpful
58	Not at this time.
59	it was very helpful and easy to do thank you
60	(Rep name), the representative I spoke with, was very empathetic, reassuring, and knowledgeable. I wanted to thank her for assisting me with this process and for also helping me to feel at ease as well. She is an asset to your company.
61	This is a great benefit for customers who don't have transportation to the office.
62	i sure hope that it all works well for me, Thank you nfg for your help
	i only said difficult to answer I because sometimes people are to judgemental and people most of the time already feel bad about their living arrangements & just need a little help
63	without feeling even worst. But everything else is great & runs very smooth as long as theirs good communication on both ends. thank you nfg.
64	Great Customer Service
65	Customer Service Reps very nice, did not make me feel like a Charity Case. Nicely done.
66	I am very thankful being a single mom is very hard when u have a little income to work with
67	Great service
68	The process was easier than I anticipated. The representative tried to accommodate me in the best way she possibly could and gave me options which I didnt know I had.
69	no
70	The final 4 SSN numbers really should be obscured when entering so no one can "shoulder surf" and get that information.
71	VERY FAST AND EASY THANK
72	My customer service representative was very considerate. He was understanding, patient and helpful.
73	Always excellent service
74	EASY, QUICK, CONVIENIENT
75	My agreement was never put in after I was told to make the paymt This was at 4:30 I ran mae the payment and could not even see my agreement until I called at 7am the next day. This delayed my connection as I was not very pleases d. Understanding nobody told me about the \$\$ for a reconnect I was told this morning I had talked to at least 3 people prior
76	Great idea and so easy that it helps those who are unable to make it to the office to do business.
77	THIS WAS GREAT-I WAS VERY EASY-I LIKE IT
78	They put the wrong # of people in the household in the agreement. There is only 1 adult who lives here with 1 income.
79	The National Fuel Gas' customer service representative was very kind, courteous, and professional in handling my account and addressing my concern.
80	It was very hard to find this site typing it in to the address bar kept telling me the weren't any results. I tried other places as well and got to many other sites. Somehow i managed to
	find this one by accident but once found everything was very easy and i would prefer this than driving to an office.
81	(Rep name), the person I spoke to was amazing!
82	appreciate the opportunity that is offered to customers that are not abler to pay their complete bill.
83	This was a very good way to do this deferred payment agreement, as I do not drive, and have difficulties getting places.
84	I JUST WANT TO SAY THANK YOU SO MUCH FOR THE HELP.
85	Untill today i was worried about losing service due to not being able to get to the NFG office. I am disabled and homebound. I want to thank NFG for putting this option in place for persons like myself.
86	I appreciate the convienence of being able to agree to this deferred payment agreement electronically

88	Very nice to work with people who understand
89	The rep was very pleasant and helpful with this matter, thanks so much.
90	Make sure you tell the customer to use the address bar and "google" the nfgagree.com
	I would just like to say the your National Fuel representative I spoke with Lindsay at Ext.### was extremely professional & helpfull! She was very pleasant to speak with & helped
91	me with setting up my new deffered payment agreement! She also answered all of my questions with no problem or attitude, unlike other representatives I have spoke with in the
	past! I wish I was able 2 speak with (rep name) every time I needed to call for anything!
92	it was convienent, because i didnt have to take off work to go across town.
93	I am very thankful, (rep name) was very helpful
94	I wish that this option was offered to me BEFORE I became IRATE with the CSRs who INSISTED that the only way for this to become a reality is by coming into an office!! I am not sure what this company trains its CSRs to say but for a working parent who barely has time to do anything in a 24-hour period it is truly a hassle to be told that the only way for you to get things done is to PHYSICALLY come into the office. It wasnt until my husband called that I was told of this option. That is absolutely ridiculous. Had this been told to me yesterday, there would have been no reason for me to get upset. Bottom line, after speaking with Sherrie she reassured me that this could be handled over the phone and it was!!!! I will be on a budget plan and my service will be restored this evening. People would not rely on HEAP as much if they knew that this was an alternative!!!!
95	no it was nice and easy very conveinent for peaple that cant make it to the office
96	I am glad there is this to help people in hard times.
97	You should be able to go on budget billing for bills when you are on the defered budget planning.
98	Thank you!!
99	The lady who helped me on the phone was great!
100	I like this waysince my husband getting laid-off we had to take car of the roa, so I'm glad for this opinion. Great Job!
101	Representative was very professional courtesy helpful and confirmed if I understood n had any questions. There should be more like her.
102	The agent that work with me, she was wonderfull and very profressional
103	very friendly associate! thank you
104	I want to thank the young lady I spoke to on the phone. She is wonderful!! I have a very ill husband and work full time. I can't miss work. She did everything to help me get through this. I always pay my bill, and don't ask for any hand outs. She made this so easy for me.
105	the rep (rep name) was very helpful and took a load off my mind by offering me the payment option, she was friendly, knowledgable and helpful with other phone numbers which could help me with my situation, thanks (rep name).
106	THIS WAS SO NICE TO BE ABLE TO DO THIS ONLINE SAVED ALOT OF TIME THANK YOU
107	low stress process at a stressful time
108	The person I talked to was very helpful and made me feel comfortable not nervous and should be thanked or recognized by your department. Thank You
109	NO THANK YOU,
110	Thank you for making this available. Many people are in need.
111	The woman who helped me on the phone was very nice and I helpful. I would like to thank her for not making me feel "needy" while I am going through this difficult time with having been laid off and being a single mom. Thank you!
112	This process was quick and simple. I like it much better than having to go to office or wait a week for agreement to come thru the mail. I wish national grid was as updated as you guys are. Thanks for making things easier for customers.
113	This was very easy and fastthe representative was very helpful and explained things clearly. Thank you
114	Extremely effective. Appreciate the assistance. Thank you Very Much!!
115	I was very pleased with the customer service that I received.
116	Please make sure you leave easy instructions for payment options for those who have difficulty understanding everyday technology.
117	It is so wonderful that a company makes things easier when times are so difficult. Thank you
118	I THINK IS GREAT IS CONVENIENT FOR PEOPLE THAT WORK AND DON'T HAVE THE TIME TO STOP AT THE OFFICE I LOVE IT!!
119	The webpage that the service rep sent me to was seemingly defunct. I had to google the web address she gave me (www.nfg.agree.com) and it took me to the correct page which was not the same URL. Otherwise, this was a great process and I liked the convienience of doing this via internet. Thanks!
120	Just want to thank you for assisting me in my time of need. NFG has always been accommodating to me in the past and I thank you for all your help.
121	This system and process have been extremley helpful and appreciated. Thank you.

122	Thank You Fpr Your Help In Time Of Need
123	Account representative that helped me was most professional and cordial. How refreshing to have a phone rep be so proficient. Bravo National Fuel.
	The customer service agent was very helpful, courteous and professional. I was happy to be able to apply for assistance and supply additional payment information via the phone as
124	it is hard for me to take time off from work and I am glad you can accept payment agreements online. Thank you for this service.
125	Thank you to the customer representaive for helping me through this process. I forgot her name but she was very very nice to me. Merry Christmas and Happy New Year.
126	none at this time
127	I found using the phone and internet service very convenient
128	Thank you and I appreciate this service!
129	The lady on the phone was very nice and helpful. I appreciate not being treated like a low life. Thank you.
130	This was wonderful to be able to handle this over the internet. I am unemployed and unable to get to a local office due to no gas \$. This was so much easier then going into a office. Great idea, THANK YOU!
131	National fuel representative (rep name) was very helpful and polite. It was nice speaking with someone who understands your situation.
132	My representative, (rep name), was very helpful and directed me to the site. He was helpful and I didn't feel like I was being judged by any means. I appreciate that greatly No
134	The customer service agent was very helpful today
135	(Rep name) at number 716-857-xxxx was one of the most understanding and professional people I have dealt with he mad me feel safe again with the agreement and saved me heat and water hell never know how much he helped thanks (rep name)account number xxxxxxx-xx
136	Having the ability to do this and other things online is a great step your compnay has taken in providing good customer service. The representative that I spoke with on th phone treat my families situation with great compassion and respect. In the past NFG staff have been more abrupt and judgemental.
137	Very nice rep's on the phone
138	The process was very easy and pleasant. The representative was very helpful. Thank you
139	Very helpful and a live saver to make my piece of mind easier with having 1 less thing to worry about.
140	Thank you for this service, it is very helpful during these winter months.
141	The employee we spoke with was very helpful, professional and kind. Made the stress of having to set up an agreement that much easier! Thank You!!!!
142	The Customer Rep was wonderful, his name was (rep name) and we spoke today, January 28th a little after 5pm.
143	N/A
144	It helped me out so much! Thank you.
145	I love it!!
146	Very easy process, thank you!!!
147	the representative (rep name) was very nice and had excellent customer service, She walked me though everything with ease. thank you (rep name)
148	Your customer service representative was so polite and understanding. It is hard enough to be in this crisis, and when you have someone wh is polite and understands it makes it alittle easier. Thank you.
149	(Rep name) was outstanding. She was total professional, very helpful and went way beyond the call of duty to help me out.
150	Karen was such a help today. She worked with me and had such great customer service skills. I hope that all of your operators are as caring as she is. Thank you so much:)
151	Thank you this was best way for me over the phone and internet no line or long waits
152	Thank You for making this online feature accessible. What a convinience!!! The agent that helped me with my online deferred payment arrangement was courteous, knowledgeable and pleasant. Kudos to her!!!
153	I was amazed at the efficent method of making arrangements on line. Thanks so much. I'm so glad I didn't have to drive to Buffalo.
154	Thank you.
155	The process was very easy it eliminated the travel time and wait time of going to the national fuel office. (Rep name), the representative was very helpful and pleasant to speak with. Sitting face to face with someone giving financial information can be somewhat intimidating.
156	The agent I spoke to on the phone was very helpful and understanding. She helped make a very difficult situation easy.
157	The representative I spoke to today was very helpful and very friendly. She did a great job!
-	

158	very easy to work with very pleasant and helpful relieved alot of my stress
159	super easy thank you
160	I'm very thankful to have this plan. It's a much needed help.
161	Whenever I have had to call into Nat. Fuel, EVERYONE I have spoken to has been friendly, professional and never judgemental. You have a super group of customer service
101	people! thank you
162	My question, I'm a little nervous that some months I might not be able to make the full 110.00 plus \$20 can you pay by credit card? or if not ,how much is the late fee. I wish the
1700-201	late fee was shown before signing the deferred pmt agreement. I have to sign it before monday and therefore cannot wait for an answer. I was very pleased w/(rep name), customs svc rep, in the bflo office, very nice, very patient, very helpful in explaining the agreement. Didn't make me feel irresponsible, thank you.
163	Thankyou!!!
164	(Rep name) my operator was extremely helpful professional and took care of my questions promptly and courteously. Thank you National Fuel for making it a comfortable process when a person is in need.
165	thankyou
166	god
167	I CAN'T THANK YOU ENOUGH FOR THIS CHANCE TO CATCH UP. I work 40+ hours a week but it is not enough. HEAP turned me down based on my Gross pay, not including the \$190 monthly medical I incur.
168	The customer service was outstanding!
169	This is alot more convicnient and easier for those who have employment obligations. This service is great. Thank You.
170	Thank you.
171	Your staff on the phone was very nice and helpful. Also WAS NOT judgmental, which was very nice.
172	Thank you very much and God bless!
173	Thank you for being helpful
174	Very convenient and easy!
175	This payment agreement has relieved alot of stress that I was feeling over my billIt makes it much easier for me to catch up and get my bill paid offAll the employees that I hav dealt with have been very nice and helpful
176	I think it is great!
177	no
178	This is easier than going through national grid, who does not want to help, national fuel was nice and helped me right away.
179	thank you so much for working with me during this difficult situation that i am in currently, i really appreciate it !!!!!!!!!
180	THANK YOU
181	This is a very easy and convenient option for people who work and cannot get to the office during normal working hours of NFG. Thanks for making this process less stressful.
182	appreciate talking to a person right away. Also very easy on the laptop.
183	I have no transportation or internet . I also have multiple medical issues that sometimes prevents me from getting access to a pc
184	friendly and helpful customer service
185	Thank you for helping me. My customer service person, Amanda was knowledgeable, and personable.
186	Representative of National Fuel was extremely pleasant to work with on the phone.
187	VERY GRATEFUL FOR HOW PROFESSIONAL AND COUTEROUS THE REPRESENTATIVE WAS THAT ASSISTED ME WITH THIS PROCESS.
188	Thank you
189	no
190	Were very helpful and patient with me getting my paperwork together for this interview
191	Yes. THANK YOU for saving me so much time and anxiety in making this agreement. It really is appreciated. And the representative who assisted me was FIRST RATE!!! I am loving my gas company right now!!!
192	VERY CURTIOUS.MILD MANNER, VERYPROMPT IN CALLING ME BACK, VERY POLITE
193	I'm so glad this option is now available. When you work during the day it's very difficult to get to the office.
	by Bree and opening to the arminer. Their for work during the day its for y difficult to get to the villet.

195	It was very easy and quick to setup this agreement. Thank you.
196	IT WAS VERY EASY AND THE REPRESENTATIVE WAS VERY PLEASANT AND RESPECTFUL.
197	thank u so much. im a concrete working and im returning 2 work within the next 2 weeks and u really bailed me out from this cold long winter
198	very glad they made this much easier and convicniant to do thank you very much
199	Telephone Rep was very helpful Thanks
200	Thank you for offering a positive solution during these tough economic times.