CUSTOMER RESPONSE CENTER TRAINING

MODULE 8
COLLECTIONS

==

TABLE OF CONTENTS

COLLECTIONS BACKGROUND AND DEFINITIONS	**2-6**
RECOGNIZING ACCOUNTS IN COLLECTIONS	**7**
COLLECTION LOCKS/HOLDS	**8-10**
REQUIREMENTS FOR EMERGENCY MEDICAL CERTIFICATES	**11**
REVIEWING COLLECTIONS AMOUNTS & ACTIONS	**12-13**
INSTALLMENT PLANS	**14-34**
RESIDENTIAL COLLECTIONS – IN THE FIELD	**35**
RESIDENTIAL-GAS IS OFF	**37**
DENIAL OF SERVICE	**38**
COLLECTION TURN ON- RECONNECTION ORDERS	**38-42**
NON-RESIDENTIAL COLLECTION PROCEDURES	**43-45**
REPLEVIN	**46**
RESIDENTIAL COLLECTIONS – SPECIAL ACCOUNT CONDITIONS	**47**
BANKRUPTCY	**48-53**
FINAL BILL IPs	**54**
DISCONNECTIONS	**55**

COLLECTIONS

BACKGROUND AND DEFINITIONS

Disconnection Notice
A residential customer that is delinquent on their account will receive a residential disconnection notice (shut off notice) entitled "Final Notice of Disconnection (Shut Off)". **The notice is sent at least fifteen (15) days prior to the scheduled disconnection of service**. The notice advises the risk of service being disconnected and advises the customer of:

- ✓ The account number
- ✓ The account current balance
- ✓ The amount due to avoid disconnection
- ✓ The date the service may be disconnected – **15 days from the date notice is sent for residential and 8 days for non-residential**
- ✓ Reason for the notice (i.e. "as of "x/x/x date" we have not received payment for the overdue amount of $x,xxx)
- ✓ The action the customer must take to prevent disconnection
- ✓ National Fuel's phone number to speak with a representative to discuss the customer's options
- ✓ The Customer Assistance Center (CAC) that services the customer's area
- ✓ The requirements to restore service if the gas service is disconnected

Dunning/Disconnection Amount
The amount the customer needs to pay to keep service on or get it reconnected.

Door Hanger Pre-Termination Disconnection Notice
Left by service personnel during the cold weather period (November 1st – April 15th).

Door Hanger Disconnection Notice
Left by service personnel all year when disconnection was attempted and it was "house closed" (no one home).

Gas is Off Notice
Left by service personnel on all collection orders that were shut-off.

HEAP Notice
Left by service personnel on any collection visit (house closed or contact) during HEAP season.

Occupant Notice - On all residential accounts that have a mailing address other than the service address, an "OCCUPANT" notice will also be mailed to the service address.
If the account has a third party listed, and the customer is sent a disconnection notice, a duplicate copy of the disconnection notice is prepared and mailed directly to the third party.

Standard Installment Plan (Installment Plan)
When any account is delinquent, the customer may be offered a standard Installment Plan. When an account is eligible, the Installment Plan offer is system-generated (**Special Programs** > **Installment Plan History**)

For EBD accounts - cold weather procedures period is September 1st through April 15th. The system will not allow a field disconnection order to be created. We do continue to send notices and make phone calls during this period. During this time period, no holds are necessary (do not advise the customer of this policy).

****Cold weather procedures for Residential accounts that are not coded EBD are in effect November 1st through April 15th****

Collection Locked Accounts
If it is discovered that an account is coded EBD, or should be coded EBD and it has been disconnected for collections, verify the EBD status. If the account is eligible for the EBD coding, and it is between October 1st and April 15th, a reconnection order must be issued.

If the gas is still on but the account is in Collections and it is discovered that the account is eligible for EBD coding but is not currently coded EBD, code the account and then see a Floor Supervisor. They will reset Collections so the proper steps are taken prior to disconnection.

EBD Unlocks with Past Debt
If applicant qualifies as EBD, owes NFG money and is applying for service from October 1 through April 15:

- Advise of the amount owed and if they are unable to make payment at this time, advise the amount will be transferred to their new account.
- Take and schedule the Move In order regardless of any money they owe.
- This rule doesn't apply when it's additional service for an EBD customer. It must be their primary resident.
- Make sure to issue the Transfer Account Balance BPEM

Cold weather pre-term orders - residential
Cold weather procedures require pre-termination notification procedures to determine whether serious impairment to health or safety would take place if the service is disconnected. A pre-term attempt is made by either phone or field visit. If the pre-term phone call is successful, a disconnection order will be available seventy-two (72) hours later to shut off the service. If the phone call is unsuccessful, a field visit is made. If the pre-term field visit finds no hardship, a seventy-two (72) hour notice is left at the premise. A disconnection order will not be issued unless the required pre-term notify and/or investigation for hardship has been completed. If a hardship is determined on any pre-term order (phone or visit) the collection action is stopped and the Department of Social Services (DSS) is notified.

- No gas will be shut-off on a pre-term order (except in the case of vacant houses). The service person in the field will leave gas on if they cannot verify the premise is vacant.

- If personal contact on the phone call was successful, no pre-term order will be generated for a service person. Next order generated will be a disconnection order.
- Pre-term orders may be sent out on Fridays.
- Baby-sitters (under the age of 17) and children do not constitute contact.

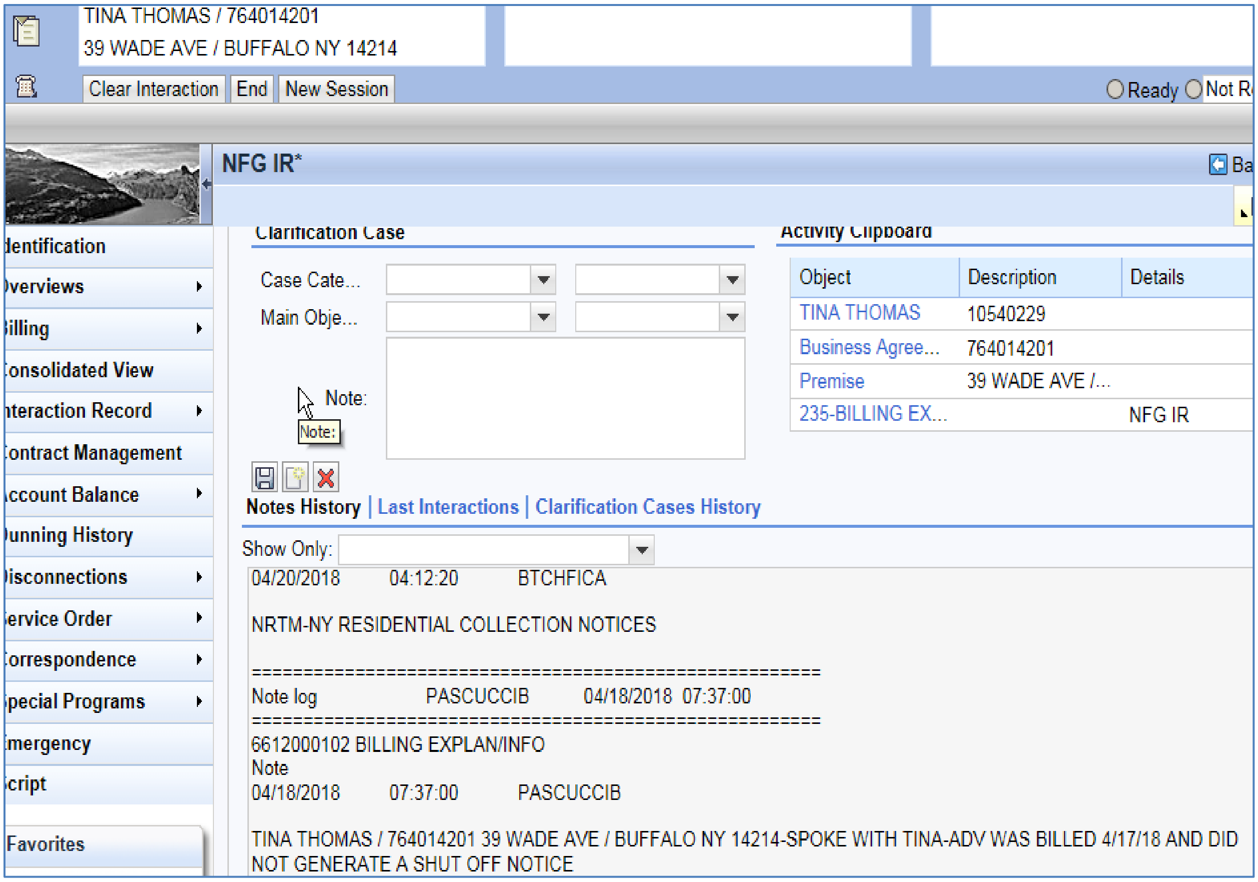
Residential customers may be disconnected for nonpayment between the hours of 08:00 and 16:00, Monday through Thursday, provided the following day is not a company holiday.

Disconnection is not allowed as follows:

- When determined by Operations that the temperature is twenty (20) degrees or lower
- Public Holiday – National Fuel or PSC observed holiday including day prior for residential accounts
- **Two week period around Christmas and New Year's for residential accounts only (a.k.a "Moratorium")**
- If there is no personal adult contact either phone or pre-term field order attempt.
    - When customer:
        1. Makes full payment of notice amount (if service person is in the field, makes full payment or shows a receipt of payment)
        2. Provides valid residential Installment Plan form and proof of down payment (if the IP required a down payment)
    - Health hazard medical emergency exists:
        1. Disconnection action is temporarily suspended
        2. This customer will be referred to DSS
- Operations' supervisor authorizes when collection disconnections are canceled. This is based on the weather forecast and can be on a service center by service center basis.

Dunning Process

Shut off notices are sometimes, but not always, generated at billing. They sometimes generate 3 days after billing. If there is an active IP, it can generate approximately 8 days after billing. Example:


TINA THOMAS / 764014201
39 WADE AVE / BUFFALO NY 14214
Clear Interaction | End | New Session
Ready | Not R

NFG IR*

Identification
Overviews
Billing
Consolidated View
Interaction Record
Contract Management
Account Balance
Dunning History
Disconnections
Service Order
Correspondence
Special Programs
Emergency
Script
Favorites

Clarification Case

Case Cate...
Main Obje...
Note:

Activity Clipboard

Object	Description	Details
TINA THOMAS	10540229	
Business Agree...	764014201	
Premise	39 WADE AVE /...	
235-BILLING EX...		NFG IR

Notes History | Last Interactions | Clarification Cases History

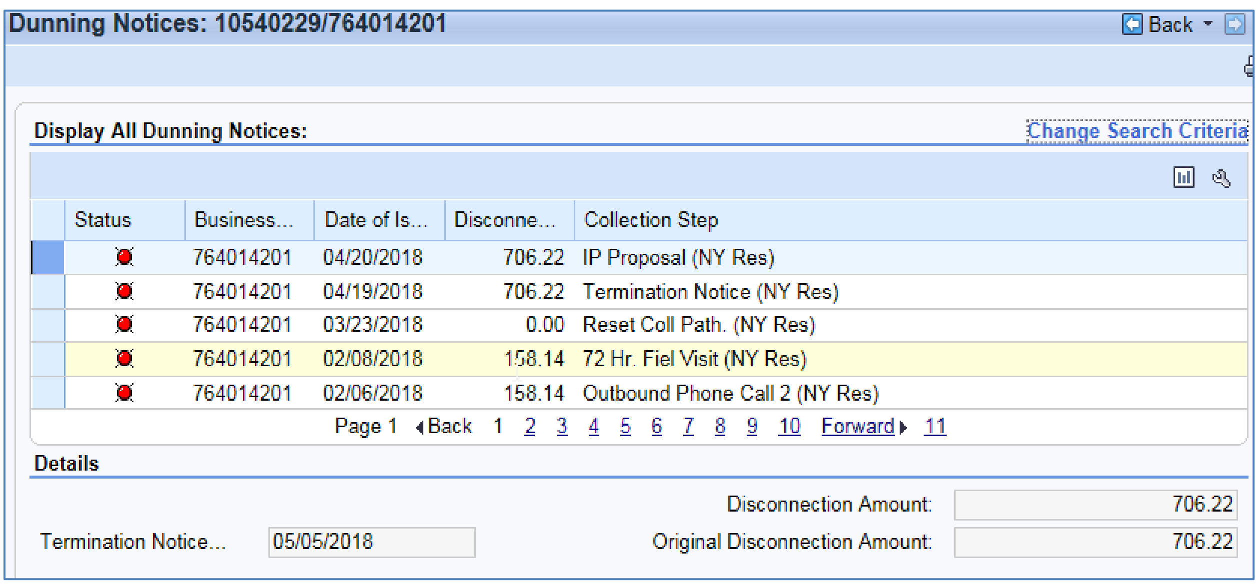
Show Only:

04/20/2018 04:12:20 BTCHFICA

NRTM-NY RESIDENTIAL COLLECTION NOTICES

==
Note log PASCUCCIB 04/18/2018 07:37:00
==
6612000102 BILLING EXPLAN/INFO
Note
04/18/2018 07:37:00 PASCUCCIB

TINA THOMAS / 764014201 39 WADE AVE / BUFFALO NY 14214-SPOKE WITH TINA-ADV WAS BILLED 4/17/18 AND DID NOT GENERATE A SHUT OFF NOTICE


Dunning Notices: 10540229/764014201

Back

Display All Dunning Notices:

Change Search Criteria

Status	Business...	Date of Is...	Disconne...	Collection Step
●	764014201	04/20/2018	706.22	IP Proposal (NY Res)
●	764014201	04/19/2018	706.22	Termination Notice (NY Res)
●	764014201	03/23/2018	0.00	Reset Coll Path. (NY Res)
●	764014201	02/08/2018	158.14	72 Hr. Fiel Visit (NY Res)
●	764014201	02/06/2018	158.14	Outbound Phone Call 2 (NY Res)

Page 1 Back 1 2 3 4 5 6 7 8 9 10 Forward 11

Details

Disconnection Amount: 706.22

Termination Notice... 05/05/2018

Original Disconnection Amount: 706.22

Non-Residential Procedures

Non-Residential collection procedures remain the same year-round.

Non-residential accounts can be disconnected Monday through Friday 8:00 am to 6:00 pm without contact. EXCEPTIONS: Personal contact must be made on Friday from 3:00 pm to 6:00 pm. The meter must supply only non-residential areas, no residential use (ex: bar in lower with apartment above being supplied by the non-residential meter). If the non-residential account has a residential unit supplied by the meter, it cannot be shut off on Fridays.

Dormant Reviews (Typically done during October)

Residential accounts disconnected for collection within the past year that are still off (dormant), will be scheduled for a field visit by our service personnel (dormant reviews). The purpose of the field visit is to determine whether the former customer or other resident(s) are likely to suffer a serious impairment to health or safety from a continued lack of service. If this is found in the field, the service person will restore service immediately.

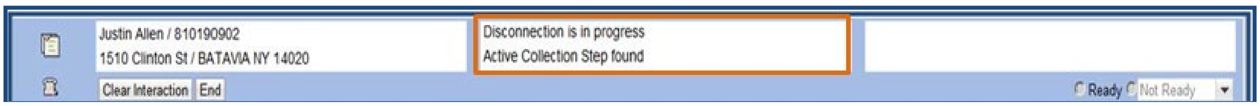
If National Fuel is unable to obtain personal contact with the customer or an adult resident or if the customer refuses restoration, the customer will be referred to the Department of Social Services (DSS) (DSS2338) for further investigation.

RECOGNIZING ACCOUNTS IN COLLECTIONS

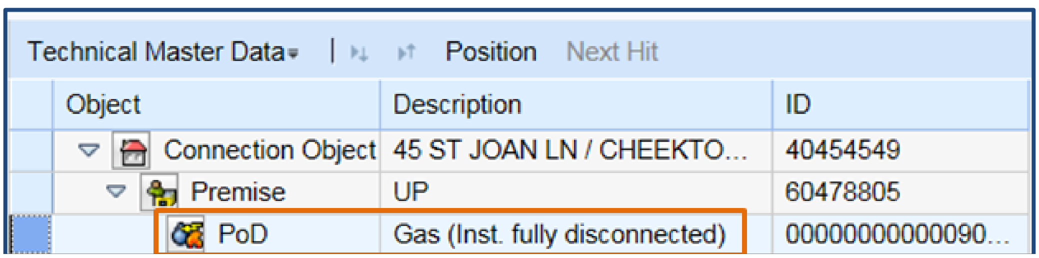
When a Business Agreement is in Collections, two types of Alerts will appear in ICWeb:

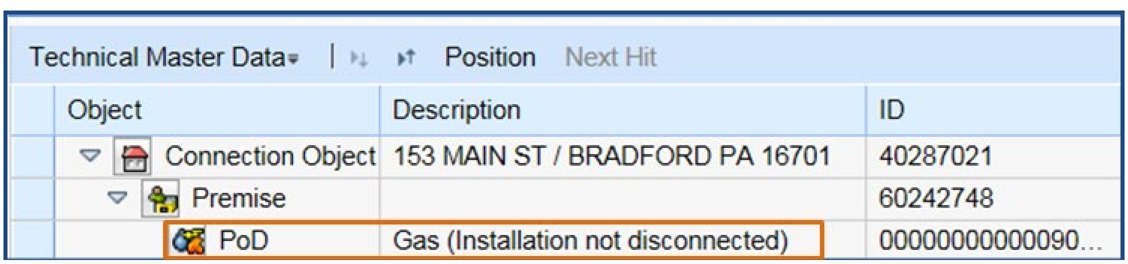
Active Collection Step Found – Indicates the account is in Collections

Disconnection in Progress – Indicates the shut off order is in the field



To review if the gas is on or off, check the POD status under the Technical Master Data side of the Identification work center in ICWeb.





COLLECTION LOCKS/HOLDS

To view or create a lock, go to **Special Programs** > **Customer Options.** If the customer has an active or inactive lock, a blue “Lock” hyperlink will appear. To create a lock, choose “Lock/Extension” from the “Special Program/Pledge Type” drop down. This screen is used to enter collection holds or to extend collection action on an account. The expiration of the hold or extension may be either a date or a specified number of days.

Common Lock Types (As a Rep you should only be placing Lock Types A, 8, and H):

- ✓ **Type A** – Extension Hold
  - Allows a customer in collections additional time for payment or to visit a CAC. The hold is not to go beyond the “next bill date”.
  - If an extension hold is given and HEAP approval comes in, the held days must be deducted from the 30-day HEAP hold allowance.
- ✓ **Type 8** – Medical Hold (select “medical” in drop down list)
  - 5 business day hold to allow time for Doctor to submit Medical Certificate
- ✓ **Type H** – HEAP Hold (residential accounts only)
  - The Department of Social Services worker will enter most of these holds (benefits) using the NFG county access system. Each HEAP hold is not to exceed 30 days.
- ✓ **Type 9** – Medical Hold **(residential accounts only-done by Floor Supervisor**)
  - Floor Supervisor will give medical hold not to exceed 30 days.

See COVID booklet for exceptions & placing a Lock Type 0

Reminders:

1. Active hold types can be found on **Special Programs** > **Customer Options** > Lock hyperlink
2. Collection action will continue the business day after the hold expires (date entered on the **Display Locks** Screen)

NOTE: When placing a Lock (Hold), make sure not to hold past the next Bill date. **Your Lock may be placed up to the “Upload Readings by” date on the Billing and Meter Reading Schedule** (found in the Resource Center).

If a customer calls to have a Lock extended, make sure to also check for the next bill date and do not extend past the day before the “Upload Readings by” date on the Billing and Meter Reading Schedule.

If a **Collection Shut Off order is in the field, the customer is no longer eligible for a Lock**.

Customer Requests a Hold (aka Lock):
Check **Customer Options** to see previous Lock history. If there is a "Lock" hyperlink under either "Active Special Program/Pledge" or "Inactive Special Program/Pledge" click that hyperlink to see the previous Lock history. The general rule is that a customer is allowed two holds per year, however if a customer has already exhausted two holds but you have determined that they made payments on the previous holds they were given, another hold may be given.

If the customer is eligible for a Hold, proceed to **Customer Options**. Collection action will continue the business day after the hold expires. If the customer is not eligible for a hold, encourage an Installment Plan (if eligible).

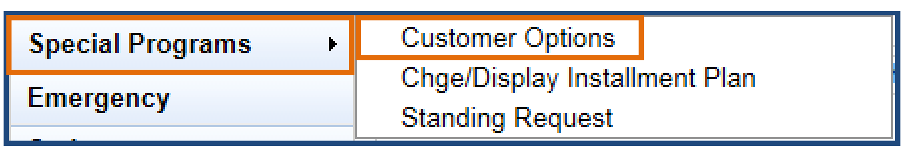
If you are placing a Type "A" Lock (Hold) on an account in Collections, check to see if there is a Disconnection Document (**Disconnections** work center) and a "Collection Lock" Service Order (**Svc Order Change/Display**) already on the account.

If there is **NO** Disconnection Document and **NO** Collection Service Order (Pre-Term or Lock), simply place the Type "A" Lock as you would normally and then if the Hold expires and the Dunning amount has not been paid, Collection action will resume.

If there **IS** a Disconnection Document and a Collection Pre-Term or Lock Service Order already on the account, after placing the Lock, you must manually cancel the Service Order. Also, create a BPEM Case for a Floor Supervisor to update the account in the Back Office to make sure that if the Dunning amount has not been paid, an order will go out once the Lock expires. In the BPEM Notes, be sure to include the date the Hold was placed to and that you manually canceled the Collection Lock Service Order.

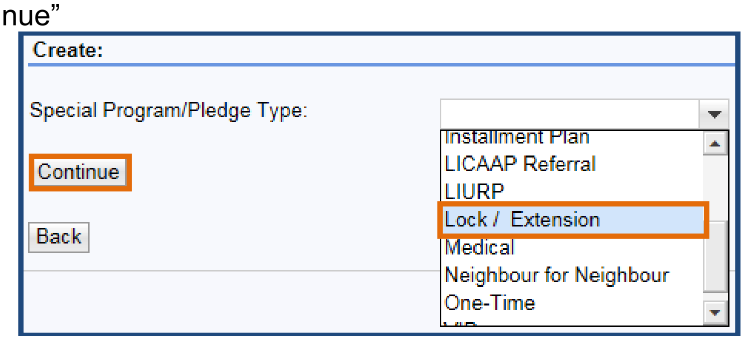
Creating a Lock

1. Go to **Special Programs** > **Customer Options**



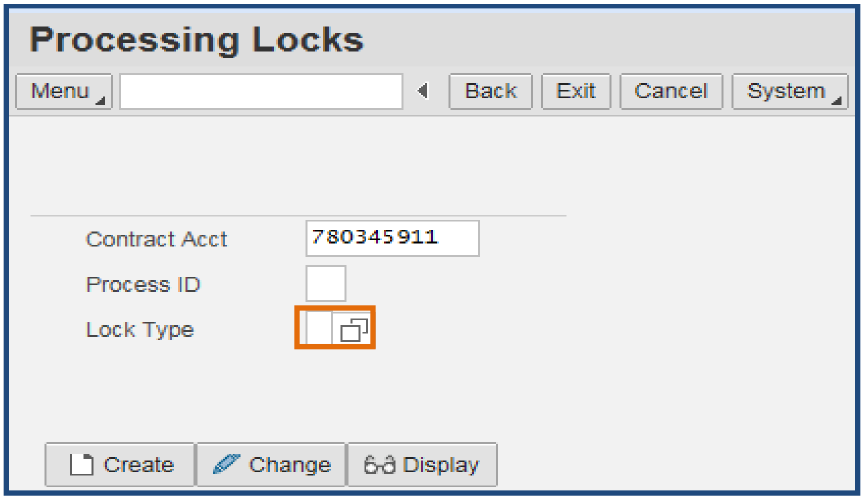
2. In the "Special Program/Pledge Type" drop down menu, select "Lock/Extension"

3. Click "Continue"



4. The “Contract Acct” field will auto populate with the confirmed Business Agreement number

5. Leave the “Process ID” field blank and choose the “Lock Type” and click the “Create” button



6. Enter the lock duration in the “NumDays” column or enter an end date in the “Valid To” column and press “Enter” (make sure not to hold past the next bill date)

7. Click the “Save” button after ensuring the information is correct

8. Instead of adding remarks to the hold itself, put all relevant notes in the Interaction Record

EMERGENCY MEDICAL CERTIFICATES

MEDICAL EMERGENCIES (FOR RESIDENTIAL ACCOUNTS ONLY) – 1ST MEDICAL HOLD ON AN ACCOUNT

If a customer states they have a medical condition and must have gas, National Fuel accepts all written statements by physicians that indicate a resident is seriously ill or has a condition that will be aggravated by the absence of gas utility. Advise the customer to provide a written medical letter via fax, mail, or by bringing it to one of our CAC locations. A medical hold is issued for accounts in collections.

Required information on statement:

- ✓ Be on letterhead of the doctor or Board of Health
- ✓ Contain the name and address of certifying doctor
- ✓ Be hand signed by doctor (not signature stamped or electronic signature), official from the Board of Health, physician's assistant or nurse practitioner
- ✓ Contain the doctor's registration number
- ✓ State the name and address of the seriously ill person (the address must be at the same Premise where the Dunning Lock is being requested)
- ✓ Contain a statement that "The absence of service would aggravate a condition or create a medical emergency."

When a medical emergency is verbally reported, we are required to allow a customer five business days to submit a completed medical certificate. Check the following to see if the customer needs an extension Dunning Lock on the account:

- Determine if the next Dunning action date is going to be the shut off order and that the date is within 5 business days.
- Determine that a 5 day medical Lock hasn't been given during this Dunning cycle.
- If the Dunning order is in the field and the service has NOT been shut off, the customer is eligible for a 5 business day Dunning Lock.

If conditions are met, a Type "8" Dunning Lock will be placed on the account for 5 business days. Advise the caller that a written medical is required within those 5 business days.

When the medical certificate is received, a Dunning Lock will be entered for the remainder of the 30 days by a Floor Supervisor.

2nd MEDICAL CERTIFICATE RENEWALS

A medical certificate renewal is any medical certificate that is received on the same account number where there already was a medical hold. (It can be for any resident of the household; it does not need to be for the same member of the family the original certificate was issued for. Also, there is no time frame that would qualify it as an "initial certificate").

Advise the customer to provide a written medical letter via fax, mail, or by bringing it to one of our CAC locations. The requirements of the letter are the same as the initial letter, however the customer will also have to complete Income and Expenses.

When a Business Agreement already has at least two medical Dunning Locks on “Display Locks” Screen, the floor supervisor will refer the medical letter to a QA rep. The customer is required to visit a CAC to update their Income and Expenses again. If the customer is unable to visit a CAC for medical reasons, see a Floor Supervisor and they will take I&E over the phone.

Medical certificates can be used for accounts in collections, to prevent disconnection or restore service. They can also be used for move-ins with customers who would otherwise be denied for debt.

REVIEWING COLLECTION AMOUNTS & ACTIONS

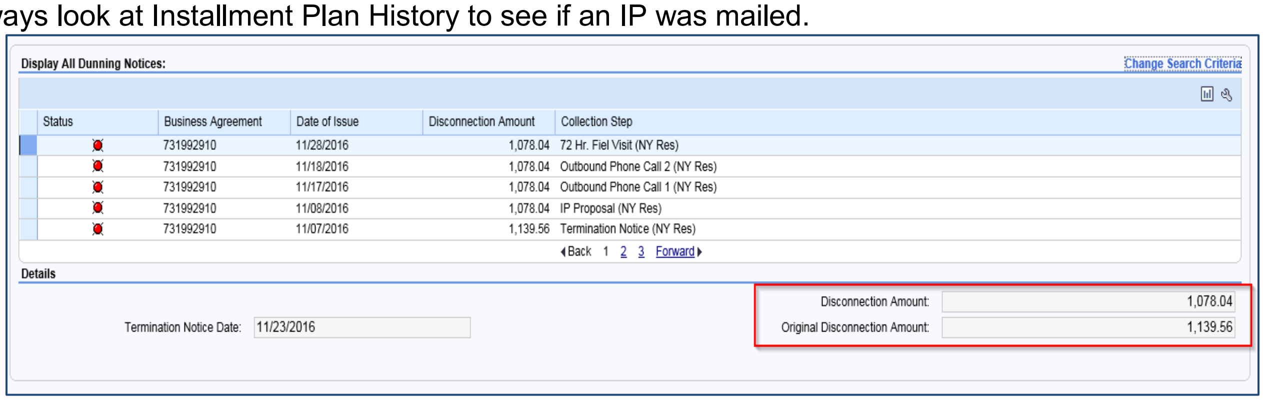
Dunning History

Remember: this screen does not update in real-time, check **Account Balance Overview** for the most up-to-date balance information

This work center displays Collection steps, Termination Notice Date, Disconnection Amount, and Original Disconnection Amount

- Term notice date = date stated on notice
    - Check for Locks (Holds) on the account that would push the shut off date out
- Disconnection amount = Amount that is currently due on the notice, takes into account payments that have been made since the notice was issued
- Original Disconnection Amount = Initial amount due on the notice, does not take into account any payments the customer has made since the notice was issued
- Collection Steps describing actions taken in accordance with the Disconnection process.

Collection Steps describe the actions taken in accordance with the Disconnection process. It shows the date the shut off notice was mailed, reminder phone calls, 72 hour Field Visit and IP Proposal (**do not tell the customer if an IP was mailed to them from dunning history**). Always look at Installment Plan History to see if an IP was mailed.


Display All Dunning Notices:

Change Search Criteria

Status	Business Agreement	Date of Issue	Disconnection Amount	Collection Step
	731992910	11/28/2016	1,078.04	72 Hr. Fiel Visit (NY Res)
	731992910	11/18/2016	1,078.04	Outbound Phone Call 2 (NY Res)
	731992910	11/17/2016	1,078.04	Outbound Phone Call 1 (NY Res)
	731992910	11/08/2016	1,078.04	IP Proposal (NY Res)
	731992910	11/07/2016	1,139.56	Termination Notice (NY Res)

Back 1 2 3 Forward

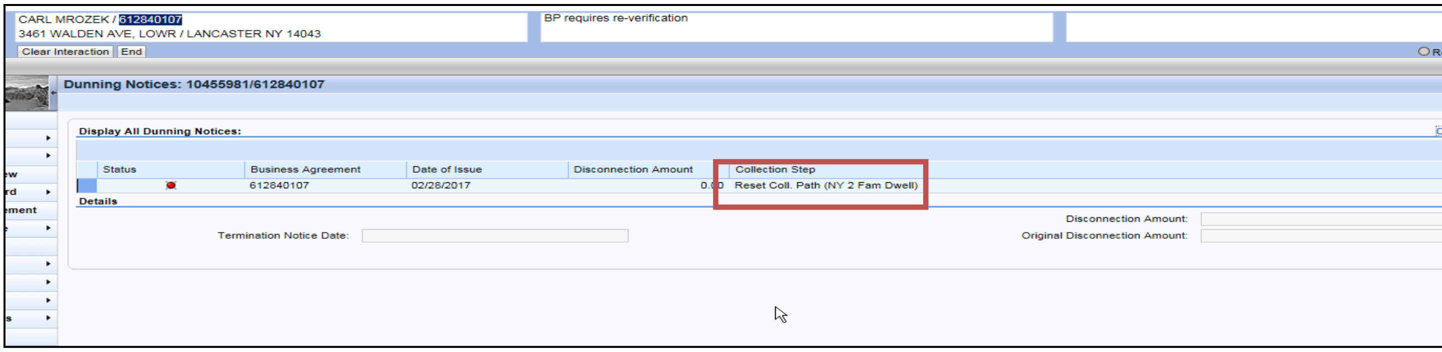
Details

Termination Notice Date: 11/23/2016

Disconnection Amount: 1,078.04

Original Disconnection Amount: 1,139.56

If an account has a past due balance, the system will review the account to determine if it is eligible for Collections. If the system determines that the account is not eligible for Collections, it will leave a **“**Reset Coll. Path**”** message on Dunning History (see screenshot below).



If the only thing displayed on Dunning History is the **"**Reset Coll. Path" message, the account has not yet been in Collections and no Shut Off notice has actually gone out.

- Reminder, MCB customers do not follow our dunning process since we do not process their billing.

Account Balance Overview

This work center will show the TDB, Past Due, Dunning, and Installment Plan amounts (if any).

Text	Amount
To Date Balance	1743.66
Past Due	1743.66
Amount Due	415.89
Dunning	1699.47
Installment Plan current amount	54.19
Installment Plan catch up amount	361.70
Installment Plan status	Active

If the customer is able to pay, note the Interaction Record with the amount the customer is going to pay, what that amount is (TDB, Dunning, IP Catch Up, etc.) date they are going to make the payment, and how they are going to make the payment (CAC, online, Tops, etc.)

If the customer is on an active Installment Plan and they are not able to pay the full Dunning Amount, they may pay at least the catch up amount to bring their Installment Plan current in order to stop the shut off. **However, make sure to advise that in this case, at least the catch up amount must post before the Shut Off date or the next bill date ("Billing Starts" column on Billing Schedule), whichever comes first, to prevent the Installment Plan from canceling.**

If the customer is not able to pay the Dunning or IP amounts by the shut off date, check **Customer Options** to see if the customer is eligible for a Hold. If the customer states that they cannot pay even with an extension, offer an Installment Plan if eligible. If the customer is not eligible for a Hold or an IP, advise Neighbor for Neighbor, EAF/EAA, Social Services, Medical Hold etc.

NY RESIDENTIAL INSTALLMENT PLANS

Standard Installment Plan – Residential

- ✓ System generates the offer, enters the terms in **Special Programs** > **Installment Plan History**, and mails the offer to the customer (IP is mailed the next day)

Deactivate Pending IP

Document #	Active	Paid	Pending	Deactivated	# of Instlmt.	Start Date	End Date	IP Type
6400079395				X	069	11/23/2016	06/21/2022	1010
6400073038				X	011	10/04/2016	08/04/2017	1000
6400110835				X	067	01/13/2017	07/13/2022	1011
6400369842				X	006	02/03/2018	07/03/2018	1000
6400404710				X	008	03/06/2018	10/06/2018	1000
6400502733			X		011	06/05/2018	04/05/2019	1000

- ✓ Customers may accept the terms of the Installment Plan by paying the down payment. Check **Special Programs** > **Installment Plan History** for a "Pending" Standard Installment Plan (Type 1000). The down payment is due 10 days from the "Start Date
- ✓ Accepting the terms of the Installment Plan prevents disconnection of their gas service
- ✓ The Installment Plan will require monthly payments plus current bill (or Budget Billing Plan amount)

You can also pull up the Installment Plan letter in OnBase and the down payment due date will be displayed on the letter.

In order to find the down payment due date for a Standard Installment Plan for a Residential customer, check the Interaction Record for a note like the one below. Add 10 days to the date that note was recorded and that will be the due date for the down payment.

==

Note log BTCHFICA $\boxed{05/24/2019}$ 01:55:50

==

6617106670 999-AUTO CORRESPONDENCE

Note

$\boxed{05/24/2019}$ 01:55:50 BTCHFICA

DPAM-STANDARD PAYMENT AGREEMENT SENT TO NY RESIDENTIAL BP FOLLOWING A TERM NOTICE

These Installment Plans will not actually cancel until 12 days after the issue date, however, still advise the customer that the down payment is due within 10 days since that is what is stated on their letter. The two extra days will act as a "grace period" to give payments time to post. As long as the full down payment posts before the IP cancels, it will activate.

If the customer cannot afford the terms of the Installment Plan or if the customer calls trying to go on the Installment Plan after it has already canceled, go through the customer's income and expense information to see if they are eligible for a more affordable negotiated or minimum Installment Plan.

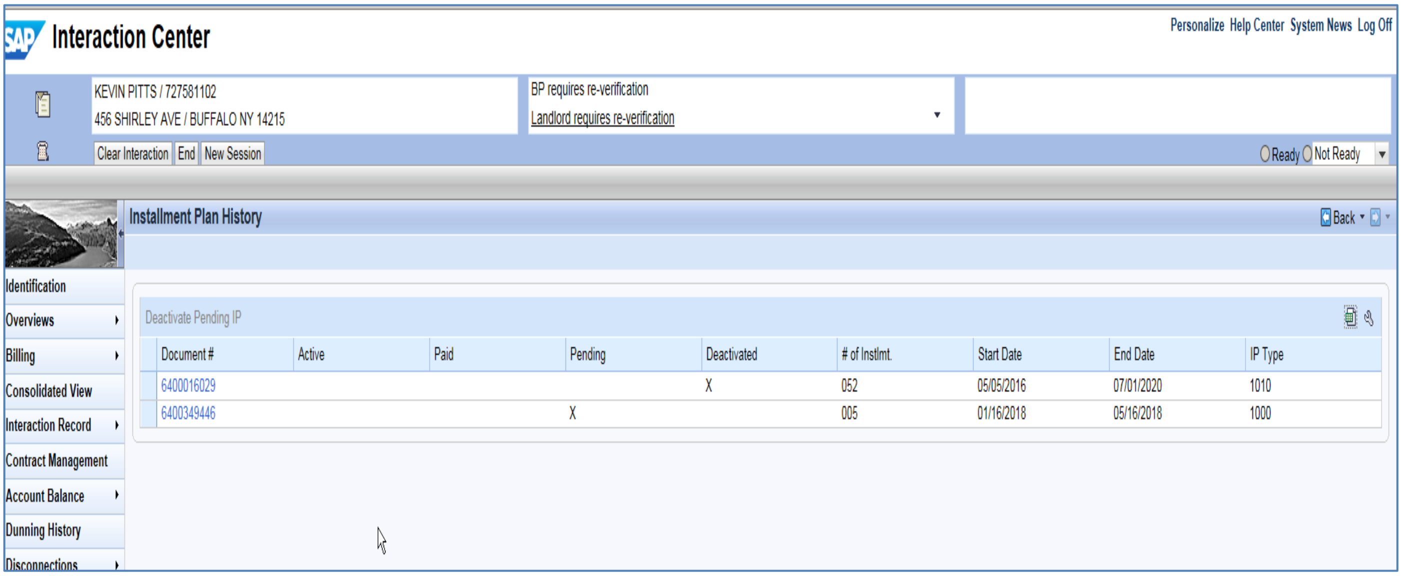
When an eligible residential customer wants to enter into an Installment Plan, the customer has the option to provide their income and expense information over the phone, and then accept the Installment Plan on the website. This option will assist customers that are not able to visit a CAC due to long distances, lack of transportation, inconvenient due to their work schedule, etc. If a customer does not have access to the internet direct them to a CAC.
If they do not have internet access and live more than 30 miles from a CAC, see a floor supervisor for direction.

CREATING 1010/1020 INSTALLMENT PLANS

Requirements:

- **Must be speaking to the customer of record or Power of Attorney on the account to make the Installment Plan**
- The web Installment Plan option may be offered up to the day before billing, however the customer would need to accept the Installment Plan online and have any down payment posted to the account (if necessary) the same day.
- In order to view an electronic Installment Plan offer, the customer will need to have a Social Security Number on the account. If they do not have a Social Security Number on the account, advise the customer to accept a payment agreement we will need their Social Security Number for the account. If the customer is willing to provide it take the SSN to a Floor Sup to run through Experian.
  - If Installment Plan History shows any type of IP that has canceled due to non-payment other than a Standard (Type 1000), you must check OnBase to see if the signed IP is on file.

If the previous IP was based on I&E, but the system has since offered a new Standard IP, the customer is eligible for a new IP (see example below). There is no need to check Onbase



❖ If the account is coded shared meter or multiple dwelling, take the I&E, take to a Shared Meter rep to key in the IP.

❖ If the account is inactive DSS-DV, take I&E, take to a floor supervisor to key in IP.

❖ If the customer does not have access to the internet, advise they can visit a CAC. They will need to take picture identification, along with proof of monthly I&E

❖ If the customer is greater than 30 miles/45 minutes away from the CAC, does not meet the above criteria and insists on making a negotiated phone Installment Plan, see a Floor Supervisor.

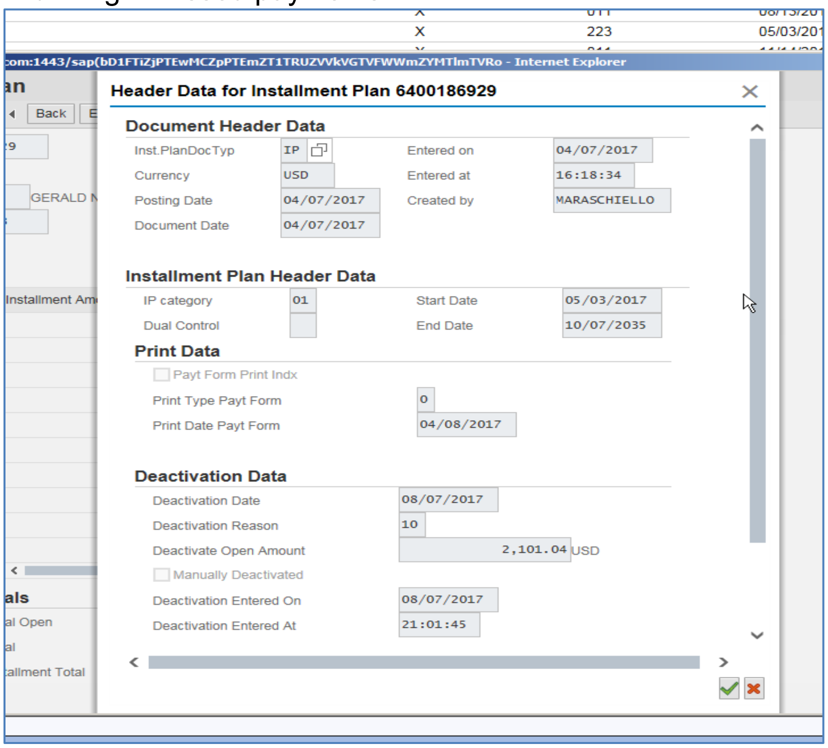
❖ If the customer is located more than 30 miles / 45 minutes away from the CAC, had their gas shut off for non-payment, claims they cannot visit the CAC, the Floor Supervisor may advise:

- The Installment Plan may be mailed to the customer
- If gas service is off, advise the customer the gas will not be restored until the signed Installment Plan is received in the office

Before creating an Installment Plan, be sure to check **Special Programs** > **Installment Plan History** to see if the customer is eligible for an Installment Plan. This work center will allow you to view the previous Installment Plan history (if any) and see whether the Installment Plan was paid or deactivated as well as the type for each previous Installment Plan.

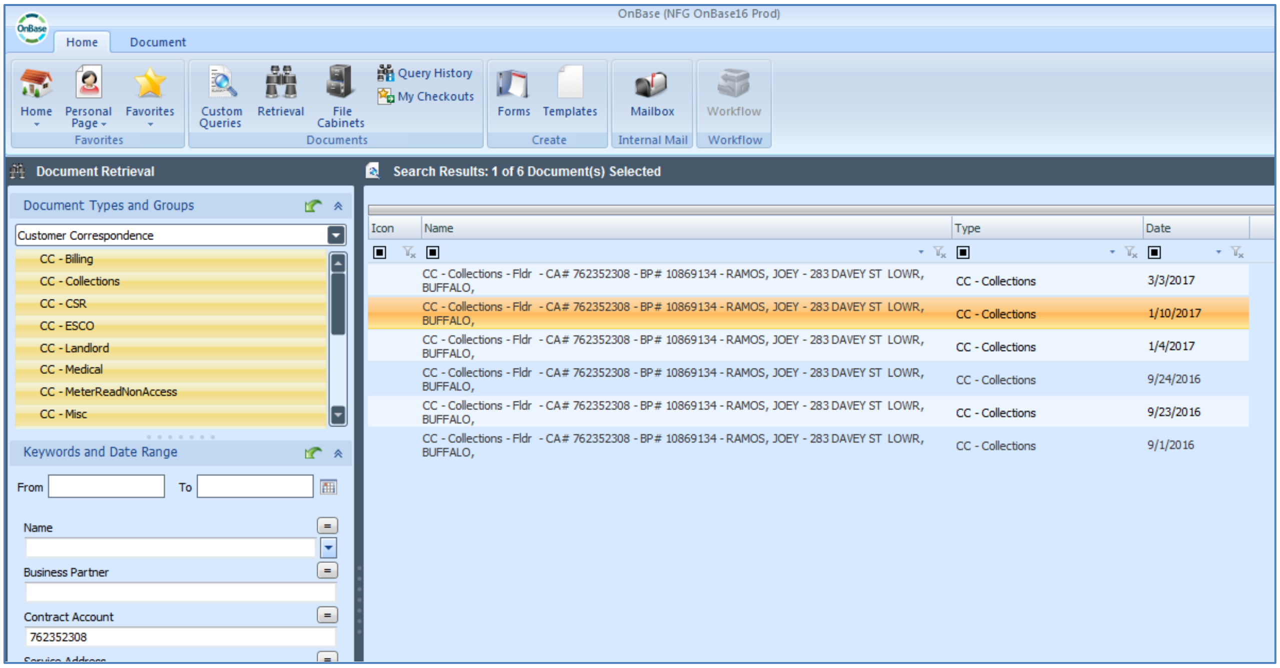
To view if a customer's previous Installment Plan was deactivated due to non-payment:

- Installment Plan History
- Click the Payment Plan link for the desired IP
- Click the Display Header Data tab
- Under Deactivation Data, there will be a number next to the Deactivated Reason
- Click in the box with the number, then click the white search boxes
- This will provide with a list of what the number means.
    1. For example, if the Deactivation Reason is "10", it means the IP deactivated for "Dunning 2 missed payments.

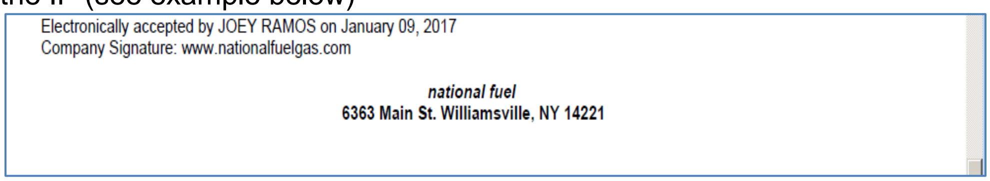


Checking Onbase:

- IPs that are sent to the web and electronically accepted online are found in Onbase. Use Document Retrieval, then select "Customer Correspondence" from the drop down, highlighting collection, then searching by the account number. IPs that have been accepted will appear in the results on the right side of the screen (in addition to shut off notices, Standard IP offers, etc.)



If the IP is found in OnBase, the bottom of page 2 should have the date that the customer accepted the IP (see example below)


Electronically accepted by JOEY RAMOS on January 09, 2017
Company Signature: www.nationalfuelgas.com

national fuel
6363 Main St. Williamsville, NY 14221

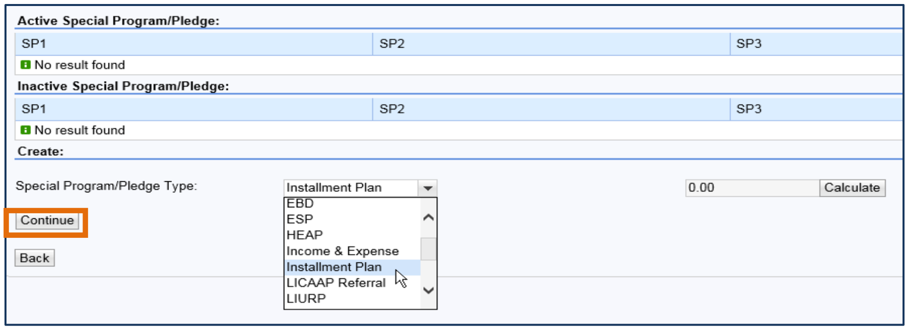
If the Installment Plan is found in OnBase, advise the customer that they <u>are not</u> eligible for a new Installment Plan.

- If they claim a change in circumstance, update the I&E to see if they would be eligible for a different plan.
- If you <u>DON'T</u> find the Installment Plan in OnBase, the customer may be eligible for a new Installment Plan.

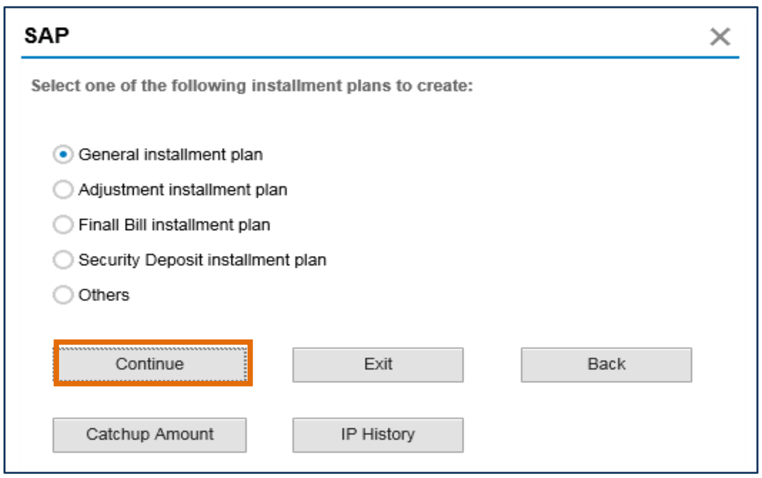
See COVID booklet for exception

If the customer is eligible for an Installment Plan:

1. Go to **Special Programs** > **Customer Options**
2. From the drop down menu next to "Special Program/Pledge Type, select "Installment Plan"
3. Click "Continue" to create an Installment Plan

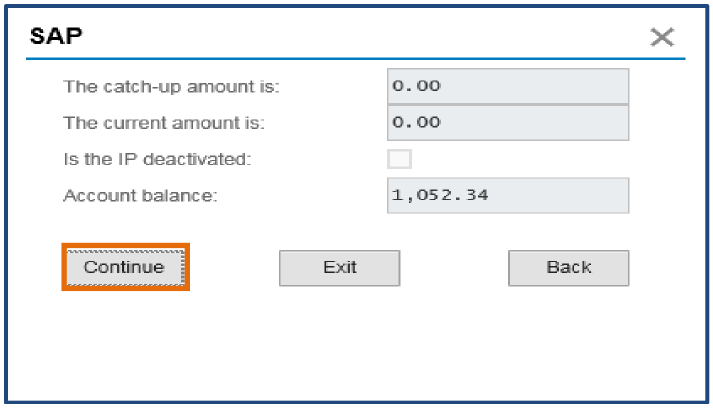


4. You will be brought to a back office screen to create the Installment Plan. Select the Installment Plan type and then click "Continue"
    - General Installment Plan
    - Adjustment Installment Plan
    - Final Bill Installment Plan
    - Security Deposit Installment Plan
    - Others

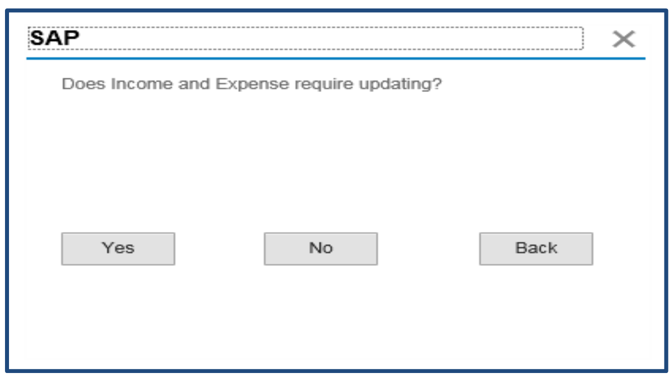


5. The next screen will show you the "Account Balance" which is the total balance owing now or TDB (In this case, the customer owes a total of $1052.34. This is the amount that the Installment Plan will be paying off.

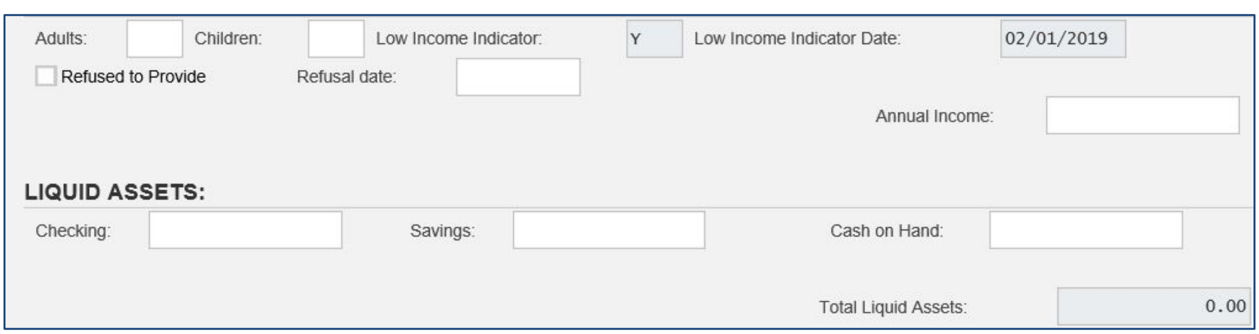
    Click "Continue" to proceed



6. The next screen will ask if Income and Expenses should be updated
    - Select "Yes" to determine the last I&E date
    - If no I&E information on file already, take I&E and Save
    - If the last update was too far in the past, take new I&E and Save
    - If I&E was just updated (current/previous day) select the back button in I&E to be brought back to the I&E question pop-up and click "NO" and proceed.



7. Enter all necessary information (leave the "Liquid Assets" section blank)
   First, fill in the number of adults and children



<u>Income</u>: <u>The customers net income (after deductions</u>)
<u>Note</u>: If the customer claims they have no source of income, you should continue taking the Installment Plan, leaving all income fields blank. Advise that if this IP cancels due to nonpayment, the full account balance will become due again.
These questions apply to all household members.

Monthly Wages: If more than one source of wages, they can be added together as one total

Social Security (SSD/SSI)

Child Support: Receiving monthly child support amount

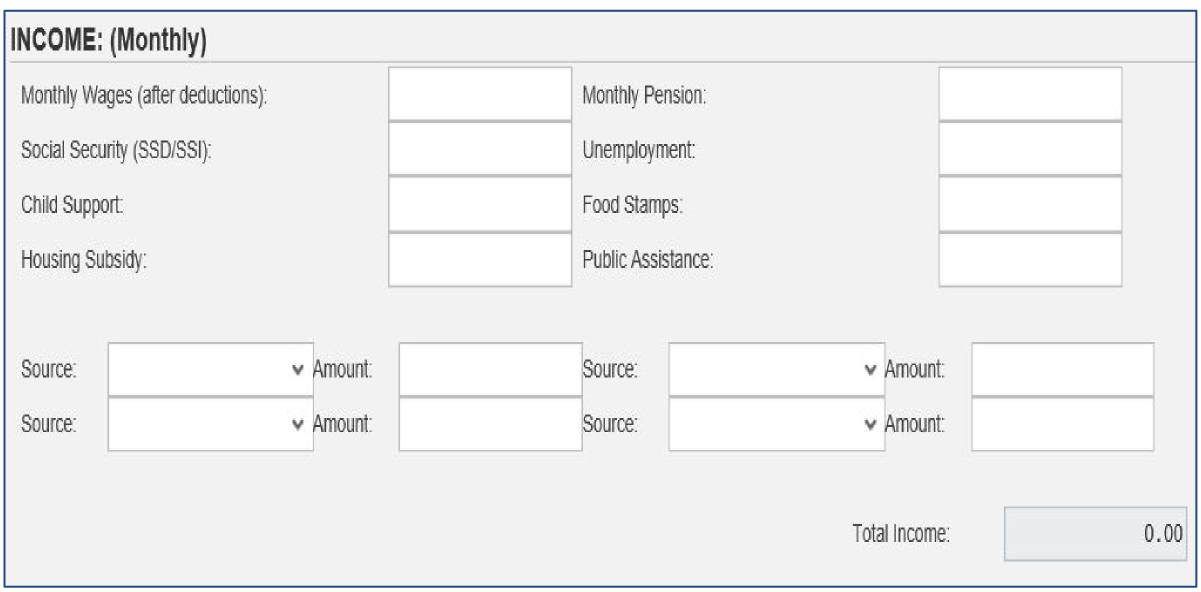
Housing Subsidy: Examples: Belmont and Section 8

Monthly Pension

Unemployment

Food Stamps: Dollar amount of benefit

Public Assistance
(Use the "Source" drop downs if you need to add other income information that does not fit into any of the previous categories)



<u>Expenses (approximately)</u>:

Housing: select either “Rent” or “Own”

Housing Amount: Monthly rent amount or Mortgage payment amount

Phone Expense: The Phone field will update to a default value based on the DSS guidelines. This amount is considered the basic service charge for telephone service. This amount cannot be updated

Water/Sewer: <u>Current</u> monthly amount. (Usually a quarterly bill so divide amount by 3)

Child Support: Only **<u>current</u>** monthly amount paid out

Medical: Monthly premiums they pay directly, doctor visit co-pays, and prescriptions (total monthly amount. **<u>Do not</u>** include any amounts deducted automatically from their gross income)

Taxes: Property and/or school taxes per month (if not included in the mortgage)

Gas (BBP): this amount will automatically populate with the BBP amount for this premise and is automatically deducted from the “Avail for Monthly Agreement” amount

Garbage/User Fee: Only **<u>current</u>** monthly amount

Child Care: Monthly amount of **<u>licensed</u>** day care only.

Insurance: Homeowner’s or Renter’s insurance per month (if not included in mortgage or rent).

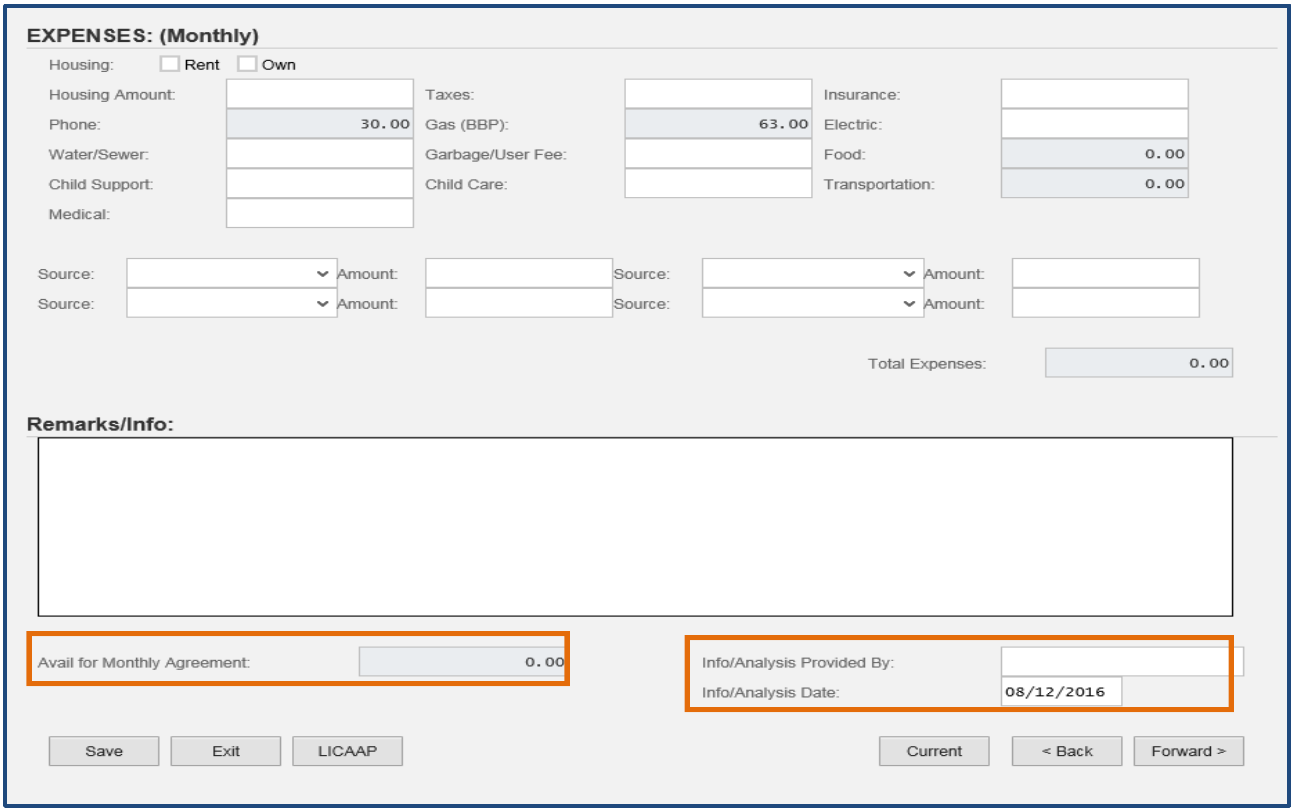
Electric: Average **<u>current</u>** monthly amount

Food Expense – The “Food” field will update with the maximum dollar amount allowed for the household size entered. The allowance is based on the current DSS-Food/Nonfood guidelines. This amount cannot be updated

Transportation Expense – The “Transportation” field will update with an amount equal to the current DSS guideline of 20% of the household income entered. **The maximum expense allowed is $400**. This amount cannot be updated. Transportation includes car payments, car insurance, gas, and repair costs

Use the “Source” drop downs if you need to add other income information that does not fit into any of the previous categories (e.g. IRS levied garnishment or court order payments)

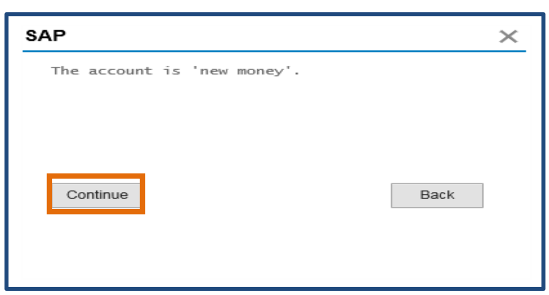
- Be sure to enter the customer’s name in the “Info/Analysis Provided By:” field at the bottom right
- Click “Save” at the bottom left once all information has been entered to calculate Income and Expense totals and you will receive a success notification in the bottom left corner
- Note the “Avail for Monthly Agreement” amount at the bottom left to determine what type of Installment Plan the customer is eligible for



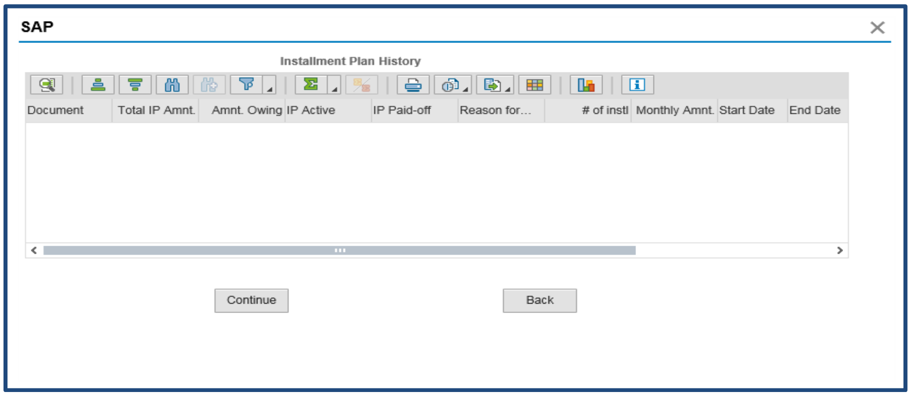
8. Once the information has been successfully saved, click “Exit” to be brought back to the Installment Plan flow

9. You will be on the same screen asking if Income and Expense needs to be updated, but since the information was just entered and saved, click “No” to continue the Installment Plan flow

10. The next screen will tell you whether or not the account is “new money”, click “Continue”



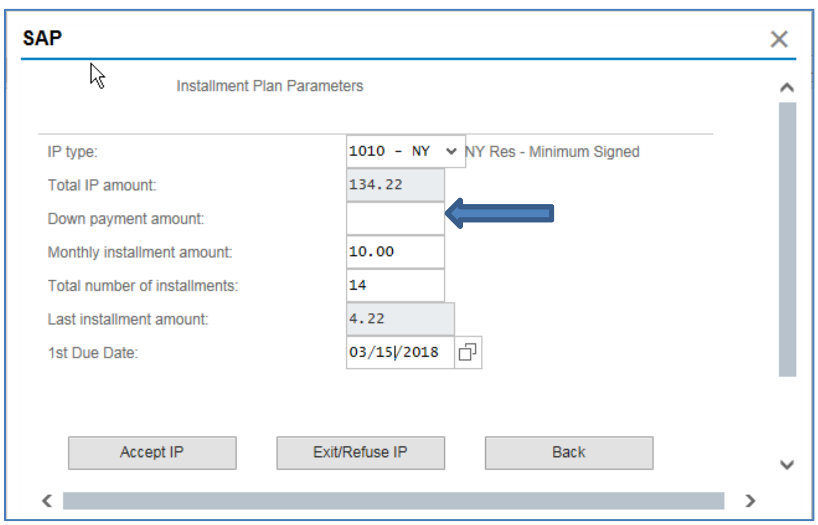
11. This screen will show previous Installment Plans the customer had (if any), but you should already know this information from checking **Special Programs** > **Installment Plan History** before starting this Installment Plan



12. Once you have updated I&E and reviewed the customers Installment Plan history you will, based on that information, select the type of Installment Plan to offer the customer. The next screen after the Installment Plan type is selected will display the down payment amount, number of installments, the Installment Plan monthly amount, etc.

    If the customer has a **NEGATIVE** amount for the ability to pay, or they are positive by only $500.00 or less (determined when you took I&E in Step 8), choose “Minimum” Installment Plan (Type 1010)

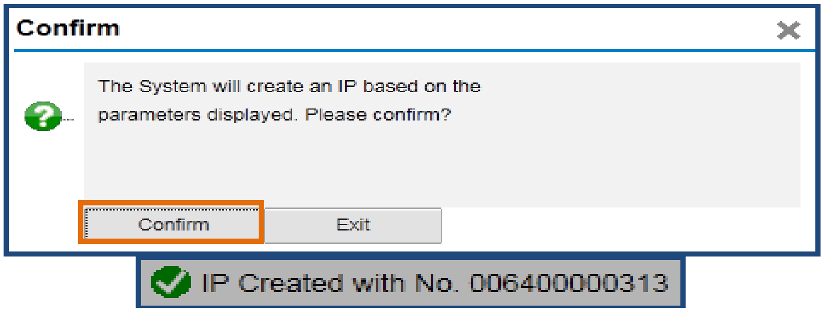
    - **<u>Leave the down payment field blank.</u>**



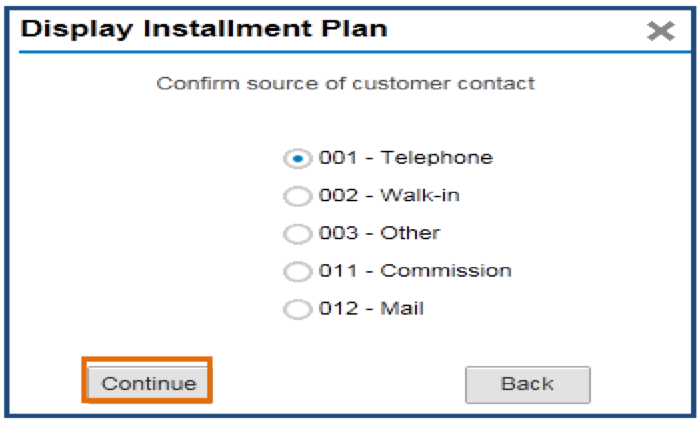
Even if the customer can make a down payment, leave the down payment field blank. The down payment field must be left blank upon creation of 1010’s.

13. Click “Accept IP”

14. Click “Confirm” and a confirmation message will appear



15. Select the source of customer contact and then click “Continue”



16. Once the “Continue” button is selected, the Installment Plan has been created and you will be presented with scripting to advise the customer how to accept the Installment Plan

17. After clicking OK, you will be brought to a final confirmation screen again listing the terms of the Installment Plan.
    - Click “Exit” to be brought back to ICWeb
    - An automatic IR will be created

Type 1020 - Negotiated Installment Plan

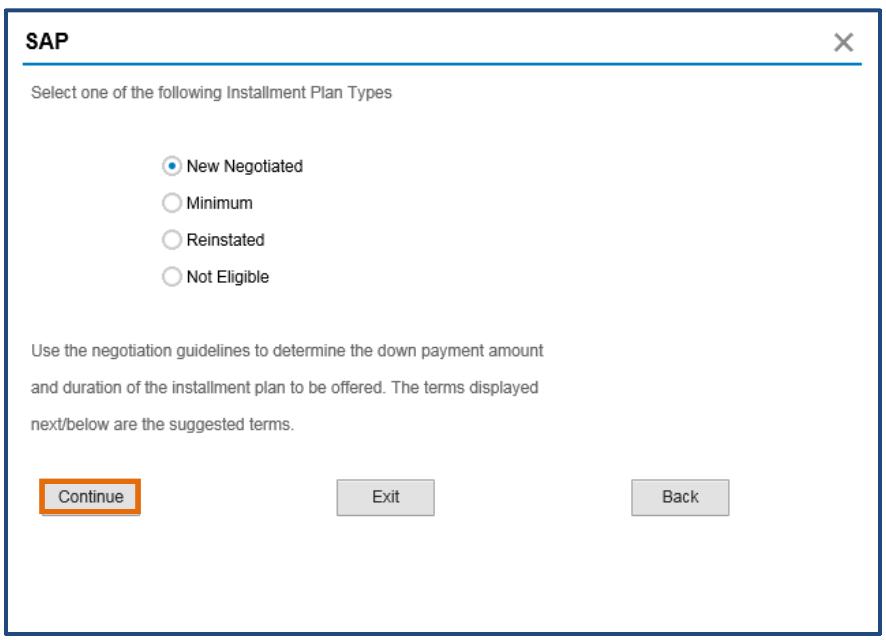
If the customer has a **POSITIVE** amount of $501.00 or greater for the ability to pay, they are eligible for a Negotiated IP. Choose "New Negotiated" Installment Plan (Type 1020).

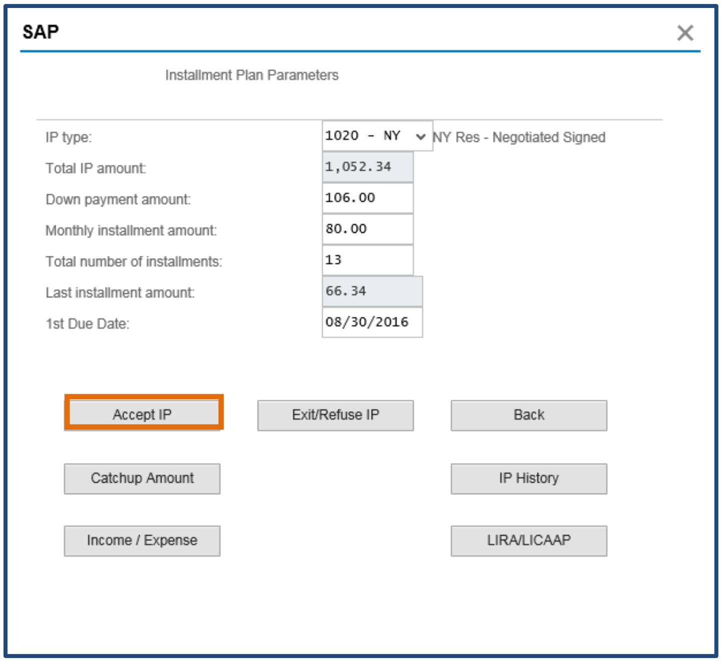
Down payment amount – The system should calculate the down payment as 10% of the TDB.

If the customer cannot afford this amount, ask them what they can afford to put down and enter that amount in the "Down payment amount" field. Use good judgement when negotiating the down payment amount with the customer if they cannot afford the system generated down payment.
If the customer can't afford any down payment, you cannot leave that field blank. Enter a minimum Installment Plan instead.

Monthly installment amount – The system should calculate the monthly installment amount as 10% of the "Avail for Monthly Agreement". For example, if the "Avail for Monthly Agreement" amount is $501, the Monthly installment amount will be $50 per month. The "Avail for Monthly Agreement" is not listed on this screen so you must write it down.

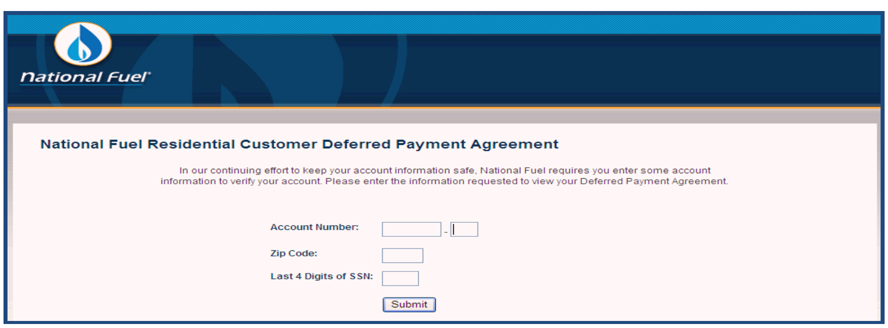
In this example a **"**New Negotiated" Installment Plan was created.





CUSTOMER REVIEWS INSTALLMENT PLAN

The on-line web page presented to the customer on nfgagree.com will require them to enter their **9-digit account number**, their **service address zip code** and the **last four digits of their Social Security Number**. The Social Security Number may be masked as the customer types it in.



Once the customer is validated, they will be presented with a copy of the Installment Plan.

National Fuel®

National Fuel Residential Customer Deferred Payment Agreement

ACCOUNT INFORMATION

CUSTOMER NAME:	[illegible]
TODAY'S DATE:	08/28/12
ACCOUNT NUMBER:	[illegible]
SERVICE ADDRESS:	[illegible]
PHONE NUMBER:	(716) [illegible]

ABOUT THIS AGREEMENT

This is an electronic agreement by [illegible] to make payments to National Fuel Gas Distribution Corporation ('NATIONAL FUEL' OR 'COMPANY') for amounts owed. It is also an agreement by National Fuel that it will provide service to the address listed above as long as you make payments on time and pursuant to this agreement. The electronic agreement is available as a convenience. You do not have to complete this form electronically and can instead complete the process by signing a hard copy in person at a National Fuel business office.

AMOUNT TO BE PAID UNDER THIS AGREEMENT

The total amount owed as of **08/14/2012** is **$476.43**.
Any billing adjustments or transfers made to this account will increase or decrease the amounts paid under this agreement.

HOW PAYMENT IS TO BE MADE

You are to pay the amount owed in the following way:

- A down payment of **$206.26** is to be received by **09/07/2012**.
- This leaves a deferred balance of **$270.17**.
- To pay this amount off, your monthly installment amount of **$83** is due on receipt of each monthly gas service bill, from **09/2012** to **12/2012**.
- A final installment of **$21.17** is to be paid with the **01/2013** bill.
- Any billing adjustments or transfers will extend or shorten the agreement duration.

REMINDER: This installment payment is in addition to your current monthly charges.

ASSISTANCE

If you are unable to pay the terms of this agreement, or need help making or understanding this agreement, call us at (716) 686-6123.

If you are still unable to reach an agreement, you may request the assistance of the New York State Public Service Commission at the toll free number 1-800-342-3355, from 7:30 A.M. TO 7:30 P.M., Monday through Friday.

PAYMENT AGREEMENT RULES

- This agreement must be fair and must be based on your ability to pay.
- Information regarding your income and expenses is attached hereto and incorporated herein as Exhibit A. You certify that Exhibit A is true and accurate to the best of your knowledge .
- If you are unable to pay on these terms, you should not electronically sign this agreement. Instead, call us or come to our office.
- If you can show financial need, alternate terms will be arranged. Depending on your circumstances, a downpayment may not be required and installments may be as low as $10 per month.
- This agreement can be changed if your ability to pay significantly changes for reasons you cannot control. If a change is needed, please call us or come to our office.
- By electronically signing this agreement along with paying any required down payment amount by the due date, you have entered into and accepted the terms of this agreement, and by doing so, you will avoid termination, disconnection or suspension of service.
- If National Fuel does not receive your electronic acceptance of this agreement and any required down payment by the due date, you may be subject to termination or disconnection of service.
- Billing adjustments or transfers that are made to your account after this agreement goes into effect may shorten or extend the duration of the agreement. They will not change the monthly installment amount you are required to pay. If any such adjustments or transfers extend the duration of this agreement, please call us or come to our office if you would like a new agreement.
- If you are a recipient of public assistance or supplemental security income, you may be eligible for help in paying your utility bills. If so, you may wish to call or visit your local social services office.
- Late payment charges will not be assessed so long as your required payments under this payment agreement, plus all current charges, are paid monthly by the late payment date.
- Current charges (including late payment charges if your deferred payment agreement has defaulted) are to be paid monthly.

Exhibit A - Income and Expense Information

Information on liquid assests and current income (NY)
Social Security Number: *** - ** - 4314
Spouse's Social Security Number: - -
Adults: 1 Children: 2

Liquid Assets

Cash on hand:	0.00
Checking Account balance:	0.00
Savings Acount balance:	0.00
Credit Union Account Balance:	0.00

Income Information (weekly x 4.3, bi-weekly x 2.15 = monthly)

NORTHSTAR	2,929.00
	0.00
	0.00
Housing Subsidy:	0.00
Food Stamps:	0.00
Child Support:	0.00
Total Income:	**2,929.00**

Expenses

Housing: Rent Own X	996.00
Taxes:	0.00
Insurance:	0.00
Food:	694.00
Medical:	148.00
Gas:	78.00
Electric:	108.00
Water:	33.00
Telephone:	35.00
Transportation:	400.00
Garbage/User fee:	0.00
Child Support:	0.00
Child Care:	320.00
	0.00
Total Expenses:	**2,812.00**
Available for Arrangement:	**117.00**

WHAT HAPPENS IF PAYMENTS ARE NOT MADE

It is your responsibility to make the payments noted above in a timely fashion, or your deferred payment agreement will default and you will be subject to a late payment charge on everything you owe to National Fuel and the possible termination or disconnection of gas service. You will receive a reminder notice telling you that payments must be made pursuant to this payment agreement, and you will be provided with a minimum of eight (8) days to make up your missed payment. If we still do not receive these payments or your regular bill payments on time, we can require you to pay the total amount owed on your account. The Company will send you a final notice of disconnection allowing you fifteen (15) days to pay before service is disconnected or terminated.

BUDGET PLAN OPTION

If you are qualified and are not already enrolled in our budget plan, which helps you manage your energy costs by establishing a level monthly payment amount, and wish to enroll, check the box below and we will start you on a plan with your next bill.

Under the BUDGET PLAN, you'll pay about the same each month, avoiding higher winter bills. Your monthly payment is based on your gas usage for the prior 12 months. The amount is then adjusted to reflect the current gas rates and any temperature fluctuations above or below normal. A Brochure describing the plan is available at your request or can be found at www.natfuel.com. Call us at 716-686-6123 for further details on the BUDGET PLAN.

☐ Check this box to enroll in the BUDGET PLAN

ACCEPTANCE OF AGREEMENT

By electronically signing and accepting this Deferred Payment Agreement, you are affirming that the information provided is truthful and accurate and that you have read, understand and accept this agreement.

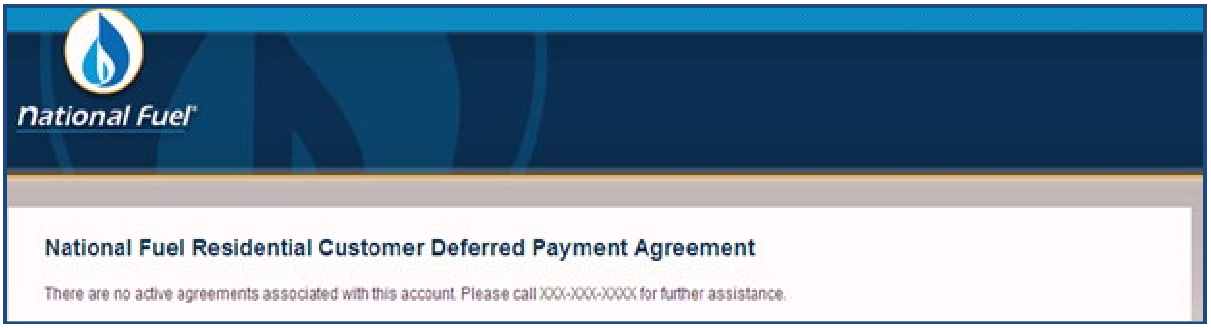
I agree, and it is my intent, to sign this Agreement by typing the words "I AGREE" and clicking the ACCEPT AGREEMENT box and by electronically submitting this record/document to National Fuel. I understand that my signing and submitting this Agreement electronically is the legal equivalent of having placed my handwritten signature on the submitted Agreement and this affirmation. I understand and agree that by electronically signing and submitting this Agreement I am affirming to the truth of the information contained therein, and am bound to the terms and conditions of the Agreement as if I signed it by hand.

Please type the words **"I AGREE"** in the following box and click the ACCEPT AGREEMENT box below to accept this agreement.

ACCEPT AGREEMENT | DECLINE AGREEMENT

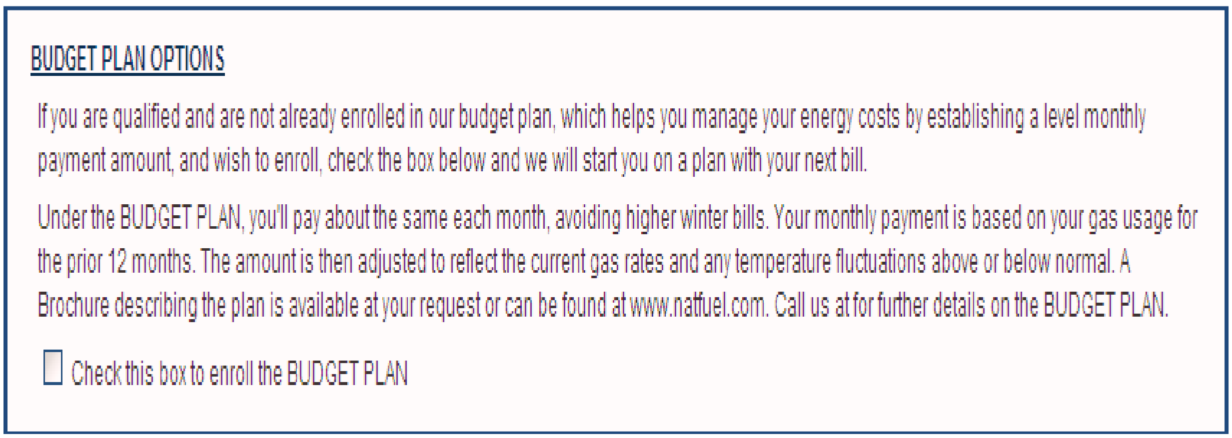
An error message will be displayed if

- the information the customer enters is incorrect OR
- a pending/active electronic Installment Plan does not exist


National Fuel Residential Customer Deferred Payment Agreement

There are no active agreements associated with this account. Please call XXX-XXX-XXXX for further assistance.

When accepting the Installment Plan the customer may enroll in the Budget Plan by checking the 'Check this box to enroll in the Budget Plan' check box under the section **BUDGET PLAN OPTIONS**.


BUDGET PLAN OPTIONS

If you are qualified and are not already enrolled in our budget plan, which helps you manage your energy costs by establishing a level monthly payment amount, and wish to enroll, check the box below and we will start you on a plan with your next bill.

Under the BUDGET PLAN, you'll pay about the same each month, avoiding higher winter bills. Your monthly payment is based on your gas usage for the prior 12 months. The amount is then adjusted to reflect the current gas rates and any temperature fluctuations above or below normal. A Brochure describing the plan is available at your request or can be found at www.natfuel.com. Call us at for further details on the BUDGET PLAN.

☐ Check this box to enroll the BUDGET PLAN

If the customer wishes to accept the Installment Plan they will need to type the words 'I AGREE' (not case sensitive) and click the 'ACCEPT AGREEMENT' button.


ACCEPTANCE OF AGREEMENT

By accepting this Deferred Payment Agreement, you are affirming that the information provided is truthful and accurate.

I agree, and it is my intent, to sign this Agreement by typing the words "I AGREE" and clicking the ACCEPT AGREEMENT box and by electronically submitting this record/document to National Fuel. I understand that my signing and submitting this Agreement electronically is the legal equivalent of having placed my handwritten signature on the submitted Agreement and this affirmation. I understand and agree that by electronically signing and submitting this Agreement I am affirming to the truth of the information contained therein, and am bound to the terms and conditions of the Agreement as if I signed it by hand.

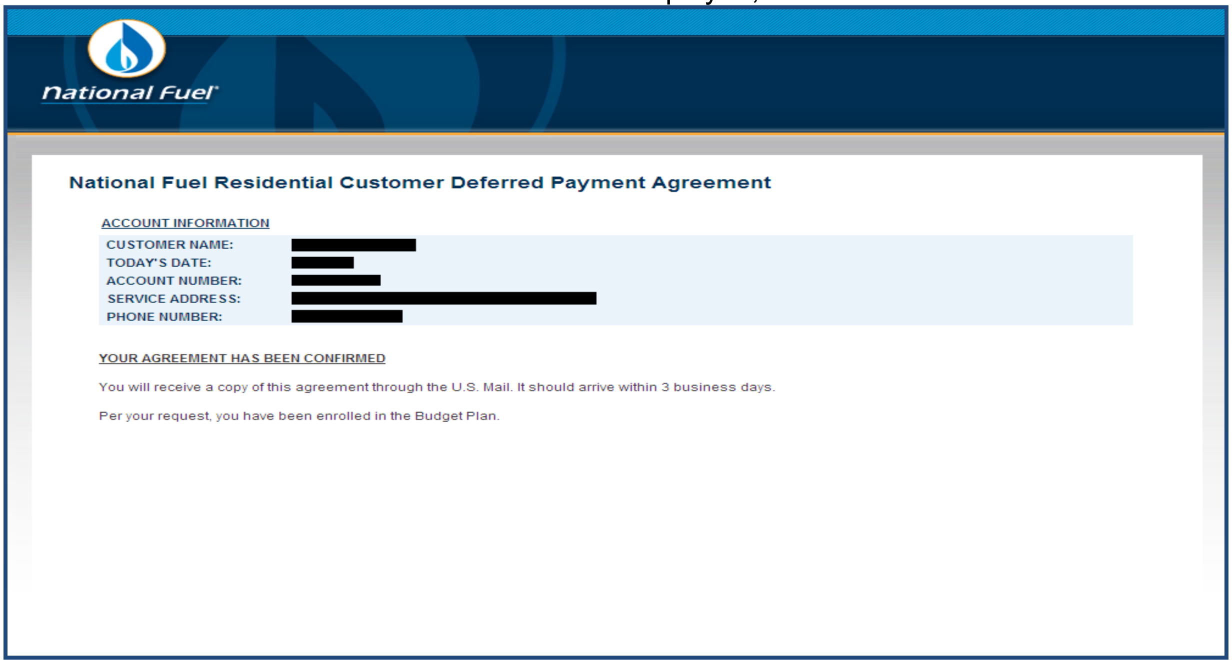
Please type the words **"I AGREE"** in the following box and click the ACCEPT AGREEMENT box below to accept this agreement.

ACCEPT AGREEMENT | DECLINE AGREEMENT

If the customer closes their web browser prior to completing the process no updates to the Installment Plan will be completed.

CUSTOMER ACCEPTS INSTALLMENT PLAN

If the customer indicates they would like to **accept** the Installment Plan the following will occur:
A confirmation screen will be displayed, as shown below.



- ✓ The customer signature will reflect the customer's name. The NFG signature will be www.nationalfuelgas.com

- ✓ The NFG Website will update ICWeb with the following:
  - If there is no down payment required the status of the Installment Plan shown on **Special Programs** > **Installment Plan History** will be changed to "Active" and the Installment Plan status date will be set to the current date.
  - If a down payment is required the status will remain "Pending". When the payment is posted, it will activate the Installment Plan.

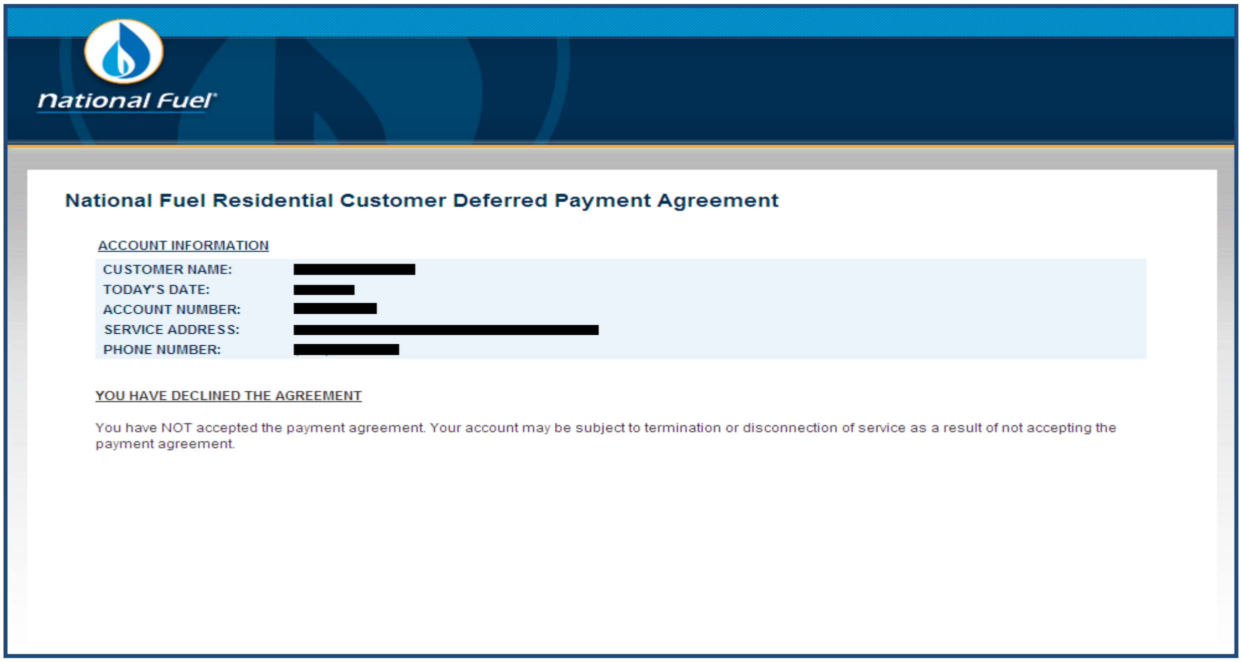
- ✓ A copy of the Installment Plan will be sent to the customer the next business day.

- ✓ An electronic copy of the Installment Plan will be saved to OnBase.

CUSTOMER DECLINES INSTALLMENT PLAN

If the customer indicates they **decline** the Installment Plan the following will occur:

- ➢ A screen informing the customer that they declined will be displayed, shown below.
- ➢ The Installment Plan will be updated to status "Deactivated" with the reason of "7 – Customer Refused web" and the Installment Plan start date will be set to the current date.



See COVID Booklet for exceptions

INSTALLMENT PLAN INTERACTION RECORDS

An automatic Interaction Record entry will be created when the Installment Plan is entered that will show:

```
=======================================================
Note log                ANDRIACCIOA       08/12/2016  12:24:11
=======================================================
6604416347 CA 2 IP CREATE
Note
08/12/2016        12:24:11        ANDRIACCIOA

installment plan006400039951,total installment plan amount:1052.34 ,number of installments:106monthly installment amount:10.00
```

An automatic Interaction Record entry will also be created when the Installment Plan is accepted online that will read:

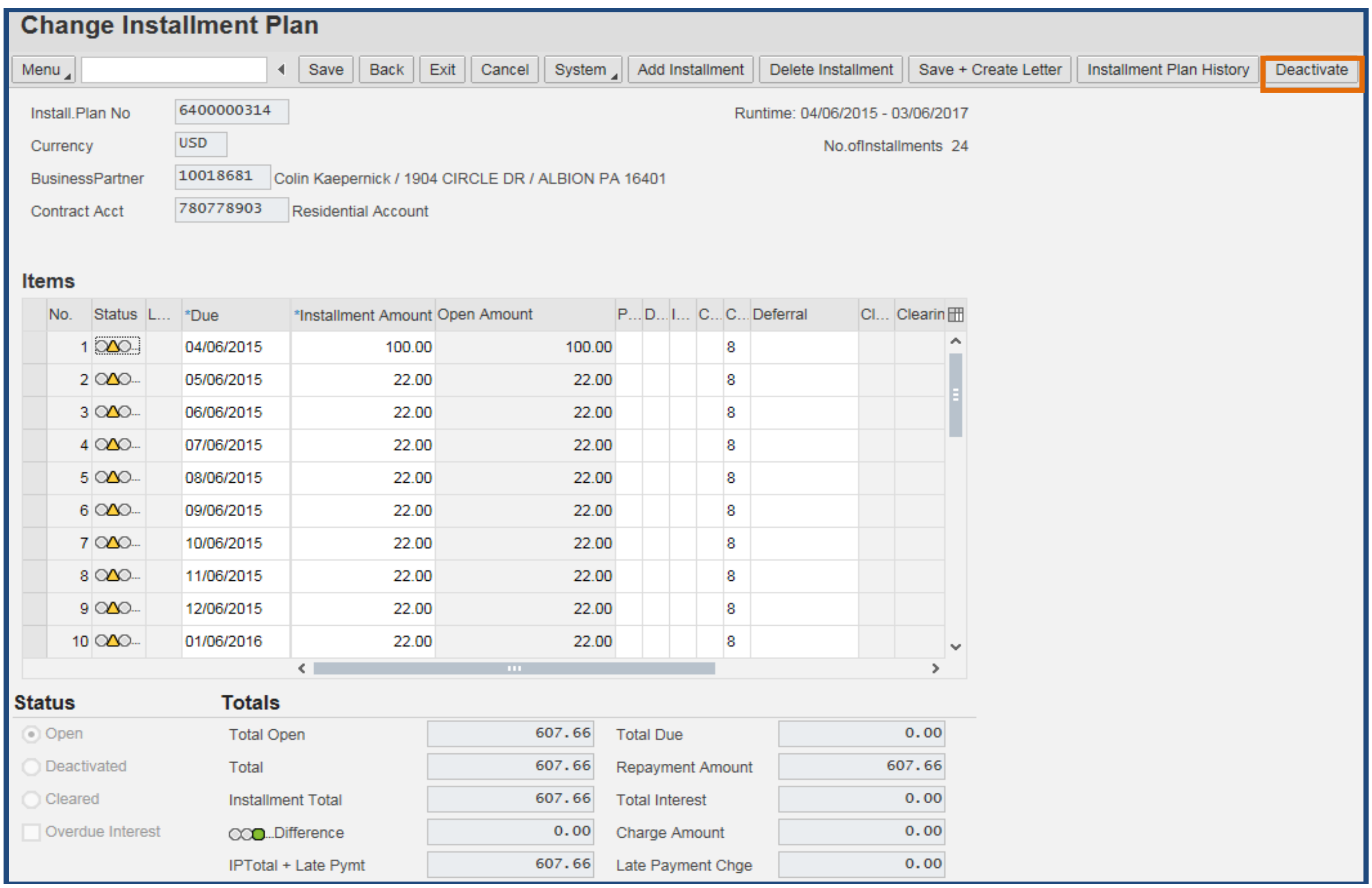
```
=======================================================
Note log                RFC_ACCTSVC       08/12/2016  12:32:51
=======================================================
6604416447 999-AUTO CORRESPONDENCE
Note
08/12/2016        12:32:51        RFC_ACCTSVC

DPTM-PAYMENT AGREEMENT FOR NY RESIDENTIAL BP ENTERED OVER THE TELEPHONE OR VIA WEB
```

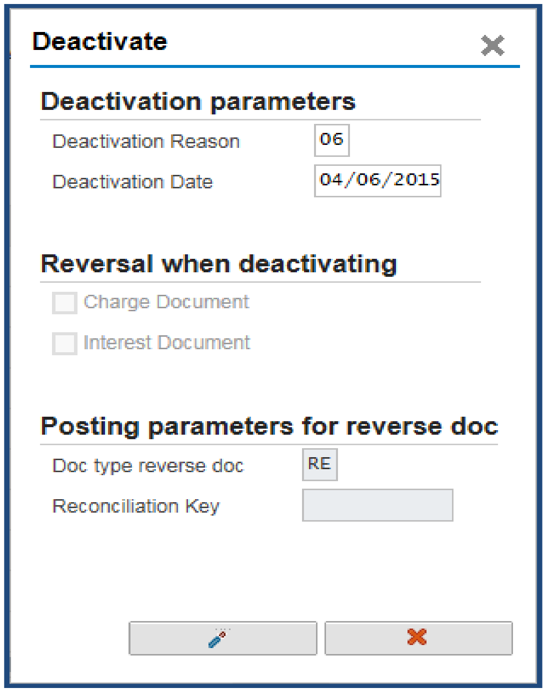
Be sure to also double check **Special Programs** > **Installment Plan History** to make sure the Installment Plan is fully active. (If the Installment Plan requires a down payment, it is possible that the Interaction Record will show that the plan has been accepted online, but it is not yet active because the down payment has not posted yet.)

<u>To Display or Deactivate an Installment Plan</u>:

1. Go to **Special Programs** > **Installment Plan History**
    - This will immediately show you the status of the Installment Plan, the total # of Installments, the start and end date, and the Installment Plan type.
2. Click the Document Number hyperlink of the Installment Plan that you want to view in more detail or deactivate
3. This will launch a Back Office screen with the Installment Plan number you selected pre-populated in the “Install.Plan No.” field
4. Press the “Enter” key to bring up the Installment Plan
5. From here, you can see all the details about that Installment Plan (see remaining steps below to Deactivate)



6. If an **ACTIVE** Installment Plan needs to be deactivated:
    - First click the “Display <-> Change” button at the top of the screen
    - Then click on the “Deactivate”
    - Click on the “wand” button at the bottom



7. If a **PENDING** Installment Plan needs to be deacivated:
    - Go to **Special Programs** > **Installment Plan History**
    - Click the endcap of the pending Installment plan that you want to deactivate
    - Click the “Deactivate Pending IP” button
    - A pop up will ask if you want to reverse the Installment Plan, click “Yes”
    - The status will change from “Pending” to “Deactivated” and you will receive a green confirmation check mark and a notification stating that the Installment plan has been successfully deactivated

Installment Plans on Accounts coded “EBD”

EBD customers have a longer than normal Dunning cycle. Therefore, if an EBD customer is paying their catch up amount to stop shut off, they need to have the payment posted before their “next bill date”, NOT their “shut of date”

Example: Down payment or catch up amount on Installment Plan due by 6/11(shut off date), but next bill is being mailed 6/4, the customer would have to pay before 6/4 to avoid the installment plan from cancelling.

Installment Plan Overview:

- ✓ The residential customer contacts the CRC regarding a shut off notice, or gas is shut off for collections. They are unable to pay the amount owed.
- ✓ The representative offers the option of making an Installment Plan over the phone and enters the customer's income and expense information. The customer does not necessarily need to reside at the premise.
- ✓ The customer accesses National Fuel's website **(www.nfgagree.com)** and accepts the Installment Plan. Note: The customer must type the web address as it appears above in the URL (web address) box.
- ✓ If the service has been terminated, the customer must call back the CRC once the Installment Plan has been accepted and down payment made (if applicable) for the reconnection order to be issued.
- ✓ Note: a customer is NOT required to be in collections in order to be offered an installment plan.
- ✓ Placing a lock on an account with a pending IP doesn't stop the IP from cancelling.

MORNING REMITTANCE FILE

There is a "Morning Remittance File" that runs every morning at 4am, Monday thru Friday, on NFG business days.
The types of payments included in the file are:

- ✓ NFG web payments made after 4 pm
- ✓ Payments over the phone after 4 pm
- ✓ Western Union payments (i.e. TOPS and other stores)
- ✓ Money Gram (i.e. Walmart and other stores)
- ✓ Payments made to CPA/NCO Collection Agencies
- ✓ On line banking payments that customers make on their own banks' website

- The purpose of this file is to cancel Dunning orders for the accounts listed in the file.
- This file includes payments made the previous day.

For example, payments made after 4:00PM through ORCC/NFG Web, will post to the account the next morning. So if a customer is making a payment that satisfies the dunning amount, after 4:00PM through ORCC, and the dunning order is scheduled to go to the field the next day, the payment will cancel the dunning order.

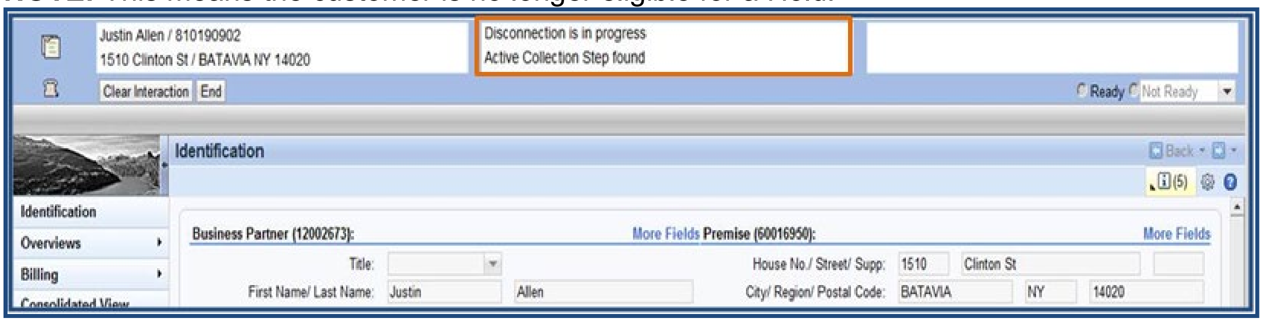
If contract is still active…any pledges (HEAP, N4N, etc) will automatically change the dunning amount.

If contract has ended…any pledges need to be manually subtracted when quoting the amount needed to restore service.

PROCESS FOR RESIDENTIAL COLLECTIONS

GAS IS ON – SHUT OFF ORDER IN THE FIELD

Both the "Active Collection Step found" and "Disconnection is in progress" alerts will be displayed meaning that the account is in Collections and a shut off order is in the field today. **NOTE:** This means the customer is no longer eligible for a Hold.



Check **Account Balance Overview** and advise the "Dunning" amount must be paid to stop the shut off order.

- If the customer can pay the full Dunning amount, advise them to make the payment either on NFG website one time pay or over the phone and then call us back immediately to verify the pending payment and cancel the shut off order, or pay in person at a CAC so the payment posts right away
    - If the customer pays at an Authorized agent location, the payment will not post the same day so you must advise them to keep the receipt to show the service person
- If the customer cannot pay the full Dunning amount, check **Installment Plan History** to see if the customer is eligible for an Installment Plan
    - If the customer is eligible, and they have internet access, go through I&E to set up either a Minimum or Negotiated IP, or advise that an IP can be set up in person at a CAC if the customer does not have internet access
    - Advise that the IP must be accepted (and the down payment made if necessary) as soon as possible in order to stop the shut off order
- Customer must call back after either paying the full Dunning amount, or accepting the terms to an agreement and making the down payment (if necessary)
- **Once all information is verified, manually cancel the Disconnection Document and manually cancel the Collection Lock Service Order (check that your order is cancelled)**
    - **To Cancel the Request through the Disconnection Document:**
        1. Go to **Disconnections** > **Disconnections**
        2. Under the Result List, click on the Disconnection Document number hyperlink
        3. Once the Disconnection Document is opened up, click the "Edit" button
        4. Under Actions, Click the "Cancel Activity" (small red x) button on the Activity line that you want to cancel
        5. Click "Yes" on the pop up asking if you really want to cancel the activity

6. You will receive a confirmation notification with two green check marks in the top right corner of the screen, and the status on that line of activity will now show “Activity canceled”

- **<u>To Cancel the Service Order</u>:**
  1. Go to **Svc Order Change/Display**
  2. Make sure the correct order that you want to cancel is displayed in the top section of the screen
  3. Click “Display in ERP” in the top left corner (this will launch a Back Office view of the order)
  4. At the top right corner, next to “User Status”, click the “Set Status” button 
  5. In the pop up that appears, under “User Status Without Status Number”, click the check box next to “Cancel”
  6. Click the green check mark in the bottom right corner of the pop up
  7. Click “Save” at the top of the screen
  8. Click “Display in CRM” to go back to the front office view of the order and the word “Cancel” should now be showing in the status box
  9. Be sure to record an Interaction Record anytime you cancel a Service Order

- ***<u>Call Dispatch and let them know the order is now cancelled</u>***

❖ If a termination order is out in the field for a Security Deposit, the full amount of the Security Deposit is required.
- There will be an Interaction Record stating that a Security Deposit was requested and a Refresher notice was sent (see example below).
  SECURITY DEPOSIT REQ OF $160.00 SENT ON 2/22/19 DUE BY 3/17/19, CST HAS NOT MADE PMT, SENT REFRESHER NOTICE OF $160.00 DUE 3/30/19
- If the customer has made a payment for the Security Deposit, send a Bankruptcy BPEM Case to make sure the payment posts to the Security Deposit and not the account balance.
- When handling a call regarding a Security Deposit, Enter code “900 – Security Deposit” as the Interaction Record reason.

<u>Made Safe Collection Orders</u>
If you see a Collection Lock order with a status of “Made Safe” that means the service person went out to the address, but did not turn the gas off at that time. However, they plan to return later the same day to complete the order. These accounts should be handled the same way as any normal account that has a shut off order in the field (i.e. no longer eligible for a Hold, etc.).

PROCESS FOR RESIDENTIAL COLLECTIONS

GAS IS OFF

When the gas service has been disconnected, the account will show “Installation fully disconnected”. If the disconnection was within 15 days, the Contract end date will show “12/31/9999”. If the disconnection was more than 15 days ago, the Contract end date will show an actual date.

Check **Account Balance Overview** to see the “Dunning Amount”, or check **Dunning History** for the “Disconnection Amount” (these amounts should match). Quote this as the amount needed to restore service.

- **NOTE**: If the contract has ended, the Dunning amount does not take into consideration any HEAP pledge/Hold/Lock amount that may be on the account. If the customer has been approved for HEAP but the money has not posted yet, they would only have to pay the difference between the Dunning amount and the HEAP approval amount in order to restore service.

The reconnection fee will be charged with the next bill.

If the customer cannot pay the reconnection amount, check to see if they ever had an Installment Plan. If the customer is eligible for an Installment Plan and they have internet access, go through the Installment Plan flow to set one up. If the customer does not have internet access, they should be referred to a CAC for an Installment Plan to have service restored. Advise the customer to bring their ID and documentation of their income and expenses.

If a previous signed Installment Plan is found, then a new IP is not an option unless the customer suggests there may be a change in circumstance (CIC).

If an account is inactive (Contract already has an actual end date), the “Active Collection Step found” alert will still be displayed and the account will still show a Dunning balance. However, if a customer calls just for their final balance and is not looking to re-start service at the same address, do not advise the Dunning amount. Since the account is closed, the entire TDB is due.

DENIAL OF SERVICE

If a customer calls to have service reconnected that was off due to being disconnected for non-payment and a reconnect (RCON) order is NOT issued at that time, a denial of service letter must be sent. The system will not automatically direct you to the letter; you will have to remember to go to **Correspondence** and manually send the letter.

- ✓ First, start the reconnection order. When you click "Check" the system will see if the necessary amount to restore service has posted. If not, send a Denial of Service letter
- ✓ The system will pre-populate the reason for the denial based on the check during the order process.

If the customer calls back on the same calendar day in regards to the disconnection and

- ✓ There have been **no changes** to the information provided earlier that day –
  - Do not issue another denial of service letter
- ✓ There **are changes to the amount needed for reconnection (RCON)** –
  - A new denial of service letter must be sent

If the customer calls back on the following day (or after) and a reconnection (RCON) is still not being issued at that time, you must send a new denial of service letter.

<u>ISSUING RECONNECTION ORDERS</u>

<u>COLLECTION TURN ON - RECONNECTION ORDERS</u>:
ARE ONLY ISSUED WHEN THE MOST CURRENT ACCOUNT WAS SHUT OFF FOR COLLECTIONS AND THE SAME CUSTOMER REQUESTS SERVICE RECONNECTED IN THEIR NAME AT THE SAME ADDRESS. NOTE: THE CURRENT BUSINESS AGREEMENT IS IN THEIR NAME (No time restraints).

If the customer has either:

- Made a payment for the full Dunning amount
- Made a payment that you can verify as “pending” (online one time payment or by phone) for the full Dunning amount
- Stated that they paid the full Dunning amount at an Authorized Agent location and have a receipt
- Accepted an Installment Plan and made the down payment (if necessary), you may take a Reconnection order.

<u>Issuing a Collection Turn On (CTO) Order WITHIN 15 Days (Contract end date will show as 12/31/9999)</u>:

1. First make sure the customer’s name, account number, and premise address are confirmed in the top left box (the customer <u>WILL</u> keep the same account number)
2. Go to **Disconnections** > **Request Reconnection**
3. Click through any pop-ups you receive
4. Leave the date for the same day so that the order gets dispatched (the time will default to the system time and can be left as is)
    - If the customer wants the 24 hour clock to start on a later date and/or time, you will have to update the associated Service Order to change the Basic Start date and/or time once your Reconnection Request has been saved (the Basic End date and time can be left as is)
5. Enter any necessary remarks
    - See receipt with amount listed & date payment was made (if applicable)
    - Any other instructions (use back door, hours of operation, etc.)
        - o **Example remarks: *See receipt for $500.00. Go to side door and knock loud.***
    - **<u>NOTE</u>:** You will have to copy the notes and then go to the Service Order to paste them into the remarks box there once your Reconnection Request has been saved
    - <u>It is no longer necessary to list the date and time the order needs to be attempted by in the remarks, Dispatch can see that information from the order itself</u>
6. Verify the call ahead number
7. Click “Check” to run the Denial Validation Process
    - If the Reconnection amount has not posted to the account, the Denial Validation will fail
    - o If the DCV check fails, but you have verified a pending payment for the recon amount, the customer has a receipt from an authorized agent for the recon

amount, or there is an active Installment Plan that the customer recently accepted, click “Override”

8. Click “Save” to automatically create a Reconnection Order
9. There is no “order verification screen” but once the order is saved, go to the Service Order to paste your order remarks and then read your Reconnection Scripting
10. Record an Interaction Record with all pertinent information
    - Be sure to include the date and (military) time that the order should be attempted by in the Interaction Record so that we have a record of it

<u>Issuing a Collection Turn On (CTO) Order AFTER 15 Days (Contract end date will show an actual date)</u>:

1. First make sure the customer’s name, account number, and premise address are confirmed in the top left box (the customer <u>WILL</u> keep the same account number)
2. Go to **Contract Management**
3. Click “New Contracts”
4. On the “Denial Validation” step, the “Account Class” and “Relationship Category” should be filled in from the previous information on the account (this information can also be found on **Business Agreement Overview**)
5. Click “Check” to run the Denial Validation Process
    - If the Reconnection amount has not posted to the account, the Denial Validation will fail
        - If the DCV check fails, but you have verified a pending payment for the recon amount, the customer has a receipt from an authorized agent for the recon amount, or there is an active Installment Plan that the customer recently accepted, click “Override”
6. On the “New Contracts” step, choose today’s date in the “Contract’s start on:” field and click “Apply”
    - The scheduler will pop up showing available future appointments, but since the order has to be dispatched today, simply close out (click the X) of the scheduler pop up and the CTO order will be created for today
    - If the customer wants the 24 hour clock to start on a later date and/or time, you will have to update the associated Service Order to change the Basic Start date and/or time once your Reconnection Request has been saved (the Basic End date and time can be left as is)
7. On the “Account and Payment Data” step:
    - Verify the mailing address
    - Verify/update call ahead phone numbers and remarks to include:
        - See receipt with amount listed & date payment was made (if applicable)
        - Any other instructions (use back door, hours of operation, etc.)
        - **Example remarks: *See receipt for $500.00. Go to side door and knock loudly.***
    - Ask if the customer has a dog and choose yes or no from the drop down
    - Verify EBD status
    - Verify Landlord information
8. On the “Summary” step, read the full Reconnection Scripting
9. Make sure to verify that a CTO Service Order was created and the call aheads and remarks carried over onto the order

10. Record an Interaction Record with all pertinent information
    - Be sure to include the date and (military) time that the order should be attempted by in the Interaction Record so that we have a record of it

<u>Reconnection Scripting</u>

I have entered your reconnection order for (Full Address)

A Reconnection Fee will be applied to your account in the amount of $73.92 plus tax.

We will attempt to turn your service back on within the next 24 hours (unless a later date requested).

House lines must be tested by a qualified contractor for leaks and all open lines must be capped before our serviceperson turns on the gas. If that has not been completed, we may be unable to turn on the gas.

Someone 18 or older will need to be there to provide access to the meter and equipment.

Would you like a call from the service person 15 min prior to arrival? If yes: "The service person's phone number will display as a 1-800, unknown, private or blocked number. If no one is there when we arrive, you will have to call us back to reschedule your order. The 24 hour attempt period will start over".

If payment was made at an Authorized Payment location, advise: "The service person will need to see your receipt for payment".

<u>TO REDISPATCH AN ATTEMPTED CTO</u>
A new 24-hour window starts for any attempted reconnection once the customer calls back. Be sure to update new completion time and date in the Interaction Record.

<u>NOTE</u>: If an order is incorrectly coded "TECO" (Technically Completed) and the work was not actually completed, you will have to generate a new CTO order

If a 24hr CTO has been attempted (status "Incomplete") and the customer calls back to have the order sent back out **<u>THE SAME DAY THAT IT WAS ATTEMPTED</u>**:

1. Go to **Svc Order Change/Display** to view the order
2. Click the "Change" button  to update the Basic Start time to reflect the current time
    - The status does not need to be changed
    - Delete any of the service person's remarks from the previous attempt (ON MOBILE, ONSITE, etc.)
3. Click "Save"
    - Upon saving the order with the new appointment time, the status will automatically switch back to "Initial" and the order will be sent back to Dispatch

If a 24hr CTO has been attempted (status “Incomplete”) and the customer calls back to have the order sent back out **<u>THE NEXT DAY OR LATER AFTER IT WAS ATTEMPTED</u>**:

<u>If the order was taken as a Reconnection (within 15 days, same Contract)</u>:

1. Go to **Svc Order Change/Display** to view the order
2. Click the “Change” button  to update the Basic Start date and/or time to reflect the current date and/or time
    - The status does not need to be changed
    - Delete any of the service person’s remarks from the previous attempt (ON MOBILE, ONSITE, etc.)
3. Click “Save”
    - Upon saving the order with the new appointment time, the status will automatically switch back to “Initial” and the order will be sent back to Dispatch

<u>If the order was taken as a Move In (after 15 days, new Contract)</u>:

1. Go to **Contract Management**
2. Endcap the new Contract with the start date of the originally attempted CTO
3. Click “Change Contracts”
4. Choose “Change contract start date” from the “Process” drop down
5. Click “Start Process”
6. Choose today’s date from the “Desired Contract Start Date” drop down and hit “Enter”
7. The scheduler should pop up showing all available future appointments, but since the order will be dispatched, just close out of the scheduler pop up (click the “x”)
8. Click “Finish Process”
9. Go to **Svc Order Change/Display** to make sure the CTO order updated properly and update any remarks and/or call ahead if necessary

- If the originally attempted CTO was taken as a Reconnection (within 15 days, same Contract) and the customer is calling to have the order re-dispatched **<u>after</u>** 15 days and the Contract has actually ended, you will need to process a Move In which will generate a new CTO order. Also make sure to manually cancel the original CTO Service Order.

NON-RESIDENTIAL COLLECTIONS

GAS IS ON

If the customer claims they cannot pay the amount needed to avoid termination (Dunning amount) they may be eligible for an Installment Plan. Check **Dunning History** or **Installment Plan History** to determine if an Installment Plan was offered (NY Non Residential Standard IP, type 1105).

- **The system will generate the Installment Plan and then send the offer with the Termination notice. The system will then automatically deactivate the IP the next day, although the due date for the down payment is eight calendar days.**
- The terms of the IP offered will be visible on **Installment Plan History**
    - If the customer calls to accept the IP, advise them to make the down payment first, then call back the next day. Once we can see the payment has posted, create a Floor Supervisor BPEM case to have the IP re-keyed. In the BPEM notes, include the down payment and monthly amount of the offered IP.

If the customer is eligible for an Installment Plan, but cannot afford the terms offered:

- Ask the customer for a 30% down payment (total account balance and multiply by .30). Only offer if this amount is less than the down payment offered on **Installment Plan History**.
- Divide the remaining amount by 6 months for the monthly payment amount.
- Advise the customer to make the down payment and then call back the next day. Once we can see the payment has posted, create a Floor Supervisor BPEM case to have the IP re-keyed. In the BPEM notes, include the down payment and monthly amount of the offered IP.

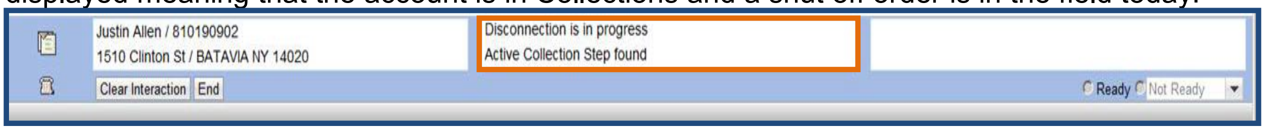
If an Installment Plan is not an option (no terms listed on **Installment Plan History**), the customer may be eligible for an extension. Verify if the account is eligible for an extension by checking **Customer Options**. If there is a Lock hyperlink, click to see the previous hold history. If there is either no hold history, less than two holds, or two or more holds but the customer paid each time, they are eligible for a new hold now.

*****SEE COVID BOOKLET FOR EXCEPTIONS*****

NON-RESIDENTIAL COLLECTIONS

GAS IS ON – SHUT OFF ORDER IN THE FIELD

Both the “Active Collection Step found” and “Disconnection is in progress” alerts will be displayed meaning that the account is in Collections and a shut off order is in the field today.



- If service is still on but a Termination order is in the field, advise the customer to pay the full Dunning amount.
- If a shut off order is in the field, the customer is no longer eligible for a Hold.
- If a Standard IP was offered but the order is now in the field, and the customer cannot pay the full Dunning amount, ask for a 50% down payment (if that comes out to be less than the Dunning amount) to start an IP.
    - Divide the remaining amount by 6 months for the monthly payment amount.
    - If the customer can pay the 50%, advise them to do so right away online or by phone then call us back to verify, once we see the payment pending, we will cancel the order and send a Floor Supervisor BPEM with the terms of the IP to be keyed in the next day once the payment posts.
- If the customer pays the full Dunning amount, or the 50% down payment, online or by phone:
    - Manually cancel the Disconnection Document and Collection Lock Service order the same way you would for a Residential account.

  CALL DISPATCH AND ADVISE THE ORDER WAS CANCELLED

- If the customer pays at an authorized payment agent; advise the customer they will have to hold on to the receipt to show the service person.

❖ If a termination order is out in the field for a Security Deposit, the full amount of the Security Deposit is required.

- There will be an Interaction Record stating that a Security Deposit was requested and a notice was sent (see example below).

    SECURITY DEPOSIT REQ OF $160.00 SENT ON 2/22/17 DUE BY 3/17/17, CST HAS NOT MADE PMT, SENT REFRESHER NOTICE OF $160.00 DUE 3/30/17

- If the customer has made a payment for the Security Deposit, send a Floor Sup BPEM Case to make sure the payment posts to the Security Deposit and not the account balance.
- When handling a call regarding a Security Deposit, Enter code “900 – Security Deposit” as the Interaction Record reason. The “900 – Security Deposit” code should be used regardless if other topics are discussed.

<u>NON-RESIDENTIAL</u> COLLECTIONS

GAS IS OFF

Before you advise the Reconnection amount needed to restore service, go to disconnections, request reconnection and click “check” to see if a security deposit will be requested. The Reconnection amount includes the “Dunning Amount” + the Reconnection fee of $73.92 and a possible “Security Deposit” (if requested by the system).

For **<u>Non-Residential</u>** accounts, the Reconnection Fee of $73.92 will have to be paid prior to issuing any Reconnection Order. The system will not include the Reconnection fee in the Dunning amount, you will have to manually add it in and advise the customer to pay that amount. The Reconnection fee of $73.92 + tax will be added to the next invoice.

- If a Security Deposit was applied to the Final Bill, the full deposit will also be required for a Collection Turn On order (CTO). If the Security Deposit was applied to the Final Bill, the system will have calculated the Security Deposit amount.
- If there was no Security Deposit on the account, but a Security Deposit request letter was issued:
    - The amount requested will be required if past the date stated on the Security Deposit demand letter.

Non-residential customers who have been disconnected and need to pay a Security Deposit for a Collection Turn On Order (CTO) order can pay by the same methods as a normal account payment since the Deposit will post to the account immediately. In this case, send a Floor Sup BPEM Case to make sure the payment posts to the Security Deposit and not the account balance. However, if the customer wants to mail their payment, advise them to mail it directly to a CAC.

- There will be an Interaction Record stating that a Security Deposit was requested and a notice was sent

If an account is inactive (Contract already has an actual end date), the “Active Collection Step found” alert will still be displayed and the account will still show a Dunning balance. However, if a customer calls just for their final balance and is not looking to re-start service at the same address, do not advise the Dunning amount. Advise that since the account is closed, the entire TDB is due.

REPLEVIN

Replevin is the term used when National Fuel Gas takes legal action to gain access to the meter when a customer refuses to give us access. It generally starts shortly after the conclusion of the cold weather period on April 15th and ends shortly before the cold weather period on Nov. 1st.

<u>To View Replevin Information on an Account</u>:
First check the Consolidated View for the “X” next to Replevin, if this identifier is present:

1. Go to Overviews > Data Environment Overview
2. Click on the Contract Account Number Hyperlink
3. On the “Contract account Display: General data” screen, click the “Replevin” tab
4. The Replevin information will be displayed below

<u>RESIDENTIAL</u> COLLECTIONS SPECIAL ACCOUNT CONDITIONS

MULTIPLE DWELLING COLLECTIONS

- ✓ Two family dwelling is 2 apartments with one meter (shared meter condition).
- ✓ Multiple dwelling with 4 or less apartments on one meter is coded residential (shared meter condition).
- ✓ No holds should be given on multiple dwelling accounts that are in collections. The “Multiple Dwelling” indicator will only show on **Overviews** > **Business Agreement Overview** next to “Account Class”.
- ✓ To negotiate an Installment Plan, take the I&E and send a BPEM to the shared meter group. They need to enter the Installment Plan.

MULTIPLE DWELLING – TENANT’S ASSOCIATION

Tenants can form a “Tenants Association” agreement to avoid disconnection of service. Once shut off, a Tenant’s Association cannot pay current bill to get gas service restored. A 2-Family dwelling coded Shared is not eligible for a Tenants Association

A “Tenants Association” requires at least 25% of the total number of units to participate in the agreement. (Example 4 units = 1 tenant OR 12 units = 3 tenants)

- The tenant(s) should be advised to visit a local CAC to speak with a representative and make the current monthly payment. When making future payments, they must also see a representative in the office.
- The agreement must be signed by all tenants involved and returned to the office by the “Lead Person” identified by the “Tenants’ Association”.

Tenants Associations will be created as “Organization” customers and can be searched in ICWeb.

INTRODUCTION TO BANKRUPTCY

INTRODUCTION TO BANKRUPTCY
(Sarah Mocarski ext 7524 or Jessica Dolney ext 7302)

*****ALWAYS CHECK INTERATION RECORD*****
****IMPORTANT BANKRUPTCY INFO WILL BE FOUND IN IR****

RESIDENTIAL / NON-RESIDENTIAL BANKRUPTCY PROCEDURES

If the customer claims Bankruptcy and states they just filed that day:
Contact the Bankruptcy hotline at 1-866-222-8029 to confirm the Bankruptcy status.

When you call the new phone number, you can verify by case number or customer name.

1. You will start by stating which court they need;
    a. Name of State - NY
    b. District - Western.

2. From there you can enter case year & case number, for example "17-12447", 17-year/12447-case number **OR** you can search by name

3. Then the court line will verify the customer's Bankruptcy info, debtors included & date of filing.

* If the Bankruptcy is not verified through Bankruptcy Hotline but customer claims they filed, ask them to provide the date of bankruptcy filing and docket number:

- Send a Bankruptcy BPEM with filing date and docket number and advise customer that you will notify the bankruptcy department with the case information.
- Also, a 3 day Type "K" lock will have to be placed manually so that the case can be verified at a later time

* If the Bankruptcy is not verified and the customer does not have information:

- Place a 3 day lock Type "K" manually
- Create a Bankruptcy BPEM Case with as much information as possible for the Bankruptcy Department to look into and advise customer you will notify the bankruptcy department and they will investigate it further with the information that was provided.
- Send an email to Bankruptcy Clerk with the customers information so that the BPEM gets worked the same day

*If the Bankruptcy is verified, a 30 day lock (Type "L") will be placed automatically once the Bankruptcy info is saved in ICWeb by Bankruptcy Clerk

ADJUSTMENTS TO ACCOUNTS CODED “BANKRUPTCY”

If trying to do an adjustment on a Bankruptcy account, start the process as you would normally. If you receive an error at any point, try calling the Bankruptcy department directly (Sarah Mocarski or Jessica Dolney). If no answer, create a BPEM Case for Bookkeeping to process the adjustment.

BANKRUPTCY SECURITY DEPOSITS

* A Security Deposit is required (no minimum amount) on all active Bankruptcy accounts. (WHY?—NFG can request security deposit from anyone who is considered a credit risk or has potential to default on future payments.)

* When handling a call regarding a Security Deposit, in the ‘Remarks’ box code “900 – Security Deposit” must be used.

* All Deposit payments can be made by the same methods as a normal account payment since the deposit will post to the account immediately. Just make sure to send a Bankruptcy BPEM Case to make sure the payment posts to the Security Deposit and not the account balance. However, if the customer wants to mail their payment, advise them to mail it directly to a CAC. DO NOT advise a customer to mail a Deposit to the NFG PO Box.

* **If the gas is turned off because the Security Deposit was not paid or, the full security deposit is needed for the reconnection (RCON) and the customer will be charged the reconnect fee. This will show up in the Interaction Record.**

* If the gas is turned off for Collections on the account and still owes Bankruptcy Security Deposit, customer will have to pay the full security deposit in addition to any dunning amount to restore service before issuing a Reconnection. ***CHECK INTERACTION RECORD***

* The Security Deposit should be paid in full by any of the same methods as a normal account payment since the Deposit will already be on the account. However, if the customer wants to mail their payment, advise them to mail it directly to a CAC.

* When a residential customer requests a Security Deposit be refunded, regardless of whether the bankruptcy has been discharged or dismissed, advise the customer the deposit will be held for a minimum of one year. After 12 months of excellent pay history (on time and in full) the account will be reviewed to determine if the deposit should be either applied to the account or refunded (refunds are done only if no balance is owed). If the customer requests more information, please create a BPEM Case for the Bankruptcy Department for assistance. Advise the customer they will be getting a call back.

* If a customer claims NFG was not listed on the Bankruptcy petition and he/she should not need a Deposit, respond by telling the customer that "Federal law mandates that we list any bills outstanding at the time of filing" whether we are notified by the customer, attorney, Bankruptcy court or newspaper. Not listing NFG does not exclude the customer from the write-off or Deposit. Customer cannot pick and choose who is included in their bankruptcy, if we are notified they we can include ourselves.

* When taking a Move In order at a new address for a customer who has filed for Bankruptcy, a Security Deposit will be required in full (no arrangements) BEFORE the gas can be turned on unless the Bankruptcy was discharged or dismissed, then no deposit will be required.

* When a security deposit is required due to a bankruptcy filing there will be an IR with the details (see example below). If a customer notifies you that they paid a bankruptcy security deposit, notify the Bankruptcy department by sending a Bankruptcy BPEM.

Security Deposit Installment Plans: **This is only if the gas is on**
Example: Today 6/21/2019 you receive a call from customer, Billy Bankruptcy, who owes $200.00 for his security deposit by 6/27/2019. Billy states he cannot pay deposit by then. You can then advise that he can be set up on an installment plan for the security deposit. You would then advise his first payment would be 50% down (in this case $100.00) due within 10 days (in this case would be due 7/1/2019. Advise his next 2 payments will be 25% each: $50.00 due 8/1/2019 and $50.00 due 9/1/2019. Advise Mr. Bankruptcy that he will receive a copy of the agreement in the mail.
If customer accepts the agreement terms, issue a Bankruptcy BPEM with the following info:
"Customer requesting IP for security deposit, advised customer $100.00 due by 7/1/2019, $50.00 due by 8/1/2019 and $50.00 due by 9/1/2019."

Screenshot below is an example of Security Deposit IP that would be mailed to customer

PO BOX [illegible]
PITTSBURGH PA [illegible]
National Fuel®

MARGARET A MCINTIRE
2382 MAIN ST
COLLINS, NY 14034

Account Number: 850252509

MARGARET A MCINTIRE
2382 MAIN ST
COLLINS NY 14034

June 20, 2019

NY Security Deposit Agreement

Account/Business Name: MARGARET MCINTIRE Account Number: 850252509
(Hereinafter referred to as CUSTOMER)

CUSTOMER agrees to pay a security deposit in the amount of $100.00

CUSTOMER understands that payments are to be made as follows: 50% of the total deposit requested as an initial payment and the remaining balance in two equal payments, as scheduled below.

You must pay your deposit by mail or in person at any of our CUSTOMER ASSISTANCE CENTERS		
Appletree CAC	**Buffalo Place CAC**	**Jamestown CAC**
2875 UNION RD SUITE 44 CHEEKTOWAGA, NY 14227 FAX: 716-686-5773 Hours: 8:15 am to 4:30 pm Monday through Friday	409 MAIN ST BUFFALO, NY 14203 FAX: 716-857-6890 Hours: 8:15 am to 4:30 pm Monday through Friday	1384 PECK SETTLEMENT RD JAMESTOWN, NY 14701 FAX: 716-661-1999 Hours: 8:15 am to 4:30 pm Monday through Friday

PAYMENT	DUE DATE	AMOUNT
Initial Payment	07/01/2019	$50.00
1st Monthly Payment	08/01/2019	$25.00
2nd Monthly Payment	09/01/2019	$25.00

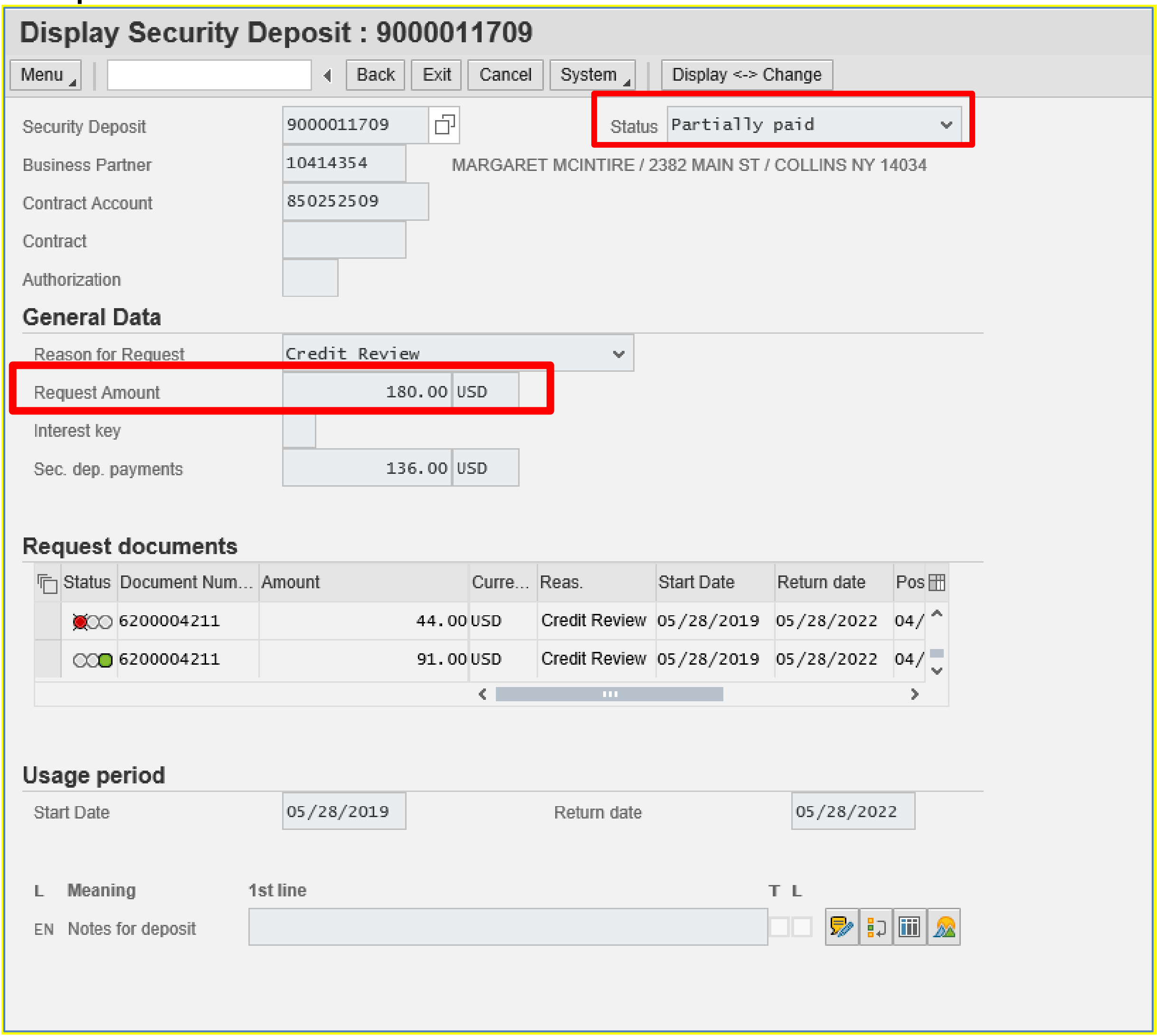
CUSTOMER understands that interest on the cash security deposit will accrue at a rate set by The Public Service Commission and annually credited to this account on or after September 30th of each year.
CUSTOMER further understands that failure to abide by the above scheduled terms will result in service being shut off, if previously initiated. Once service is shut off, it will not be reinstated until ***the entire deposit is paid in full. In addition, the service reconnection fee and any other tariff charges must be paid in full prior to reinstating service for non-residential service.***

Customer Name: MARGARET MCINTIRE Customer Phone: 7163808789
Customer Address: 2382 MAIN ST COLLINS, NY 14034

Issued by: 20500 Customer Assistance Center NYCRC
cc: Bankruptcy File: 19-10420-CLB

LTEM SD141

Status of Security Deposit and Amount can be found through the **Billing** workcenter > **Security Deposit Overview**
Example Below:



*****ALWAYS CHECK INTERATION RECORD*****
****IMPORTANT BANKRUPTCY INFO WILL BE FOUND IN IR****

Examples of Interaction Records you may see:

```
======================================================
6616803185 371-NY BANKRUPTCY
Note
05/01/2019      11:08:37        MOCARSKIS

SHERRY SLAPER / 850919611
1250 SMITH RD, UPPR / AMHERST NY 14051

CH 13, 19-10620-CLB EFF 4/1/2019. $1426.59 WRITTEN OFF FROM CA 829018811. BANKRUPTCY ALSO INCLUDES $2771.23 WRITTEN OFF FROM CA 646171401.

SENT LETTER ADV OF NEW BUAG.
SENT SEC DEP REQ LETTER $130.00 DUE BY 5/24/19
SENT SEC DEP FINAL TX 5/24/2019
```

```
======================================================
6617273281 900-SEC DEPOSITS-GENERAL
Note
06/07/2019      12:57:05        MOCARSKIS

SHERRY SLAPER / 850919611
1250 SMITH RD, UPPR / AMHERST NY 14051

SENT FINAL TX NOTICE FOR UNPAID BANKRUPTCY DEPOSIT REQ:
$130.00 AMT DUE BY 6/22/2019 TO AVOID TX.

IF CST CALLS AND UNABLE TO PAY BY DUE DATE AND IS INQUIRING ABOUT EXTENSION OR INSTALLMENT PLAN, PLEASE CONTACT BANKRUPTCY DEPT, IF NO ONE AVAILABLE, PLEASE SEND BANKRUPTCY BPEM.
```

```
Note log        MOCARSKIS       06/07/2019  11:16:58
======================================================
6617271406 900-SEC DEPOSITS-GENERAL
Note
06/07/2019      11:16:58        MOCARSKIS

KATRINA SPEIDEL / 848789803
4996 MORGAN PKWY / HAMBURG NY 14075

IF CUSTS CALL ABOUT TX NOTICE FOR 7/14, PLEASE ADV ALSO OWES BANKRUPTCY SEC DEP OF 150.00 AND COULD BE TX AT ANYTIME FOR SEC DEP SO MUST PAY SEC DEP PLUS DUNNING AMT.

======================================================
```

```
Note log        DOLNEYJ         06/20/2019  10:48:05
======================================================
6617414829 371-NY BANKRUPTCY
Note
06/20/2019      10:48:05        DOLNEYJ

KYLE MINGO / 611162308

CH13, 19-10346-MJK, EFF 2/28/2019, $4,844.20 W/O OFF, CASE DISMISSED EFF 6/19/2019. CUSTOMER IS REPSONISBLE FOR DEBT. SENT NOTICE TO CREDIT AND COLLECTIONS TO MOVE MONEY


======================================================
```

```
Note log        MOCARSKIS       06/14/2019  07:52:31
======================================================
6617348681 371-NY BANKRUPTCY
Note
06/14/2019      07:52:31        MOCARSKIS

CARL DEFRANCO / 328373811 /  718794201 / 733702801

CH 7, 19-10343-MJK EFF 2/28/2019. $4452.28 WRITTEN OFF FROM CA  328373811. BANKRUPTCY ALSO INCLUDES $2461.75 WRITTEN OFF FROM CA 718794201 AND $194.80 WRITTEN OFF FROM CA 733702801. CASE DISCHARGED EFF 6/13/2019, CUST IS NOT RESPONSIBLE FOR BANKRUPCY DEBT.
```

FINAL BILL INSTALLMENT PLANS

Final bill Installment Plans are intended to allow customers (without active accounts) the option of paying off a final bill in regular monthly payments for up to 6 months and prevent the balance from being sent to a collection agency.

- Final Bill Installment Plans are only for customers who have not established another account or were not shut off for Collections.

- To make a Final Bill Installment Plan use **Special Programs** > **Customer Options**, and chose Installment Plan from the drop down.

- Always verify the mailing address and phone number.

We can enter a Final Bill Installment Plan for a residential or non-residential customer who requests an Installment Plan due to their inability to pay the entire amount on their final bill. However, for an MCB customer, all responsibility to collect is on the Marketer so we would not be able to enter a Final Bill Installment Plan for an MCB customer.

The minimum number of days from the day the gas is shut off to the day it can be sent to a collection agency, barring any extension scenarios, will be 48 days. However, it could happen any time after that 48 day mark as well. NFG receives daily wires from the collection agency so any customer payments remitted directly to the collection agency should be posted to SAP within 3 days.

National Fuel does not report to the credit bureaus. The collection agencies that work National Fuel accounts do. As a result, we cannot contact the credit bureaus on the customer’s behalf.

If the inactive account is EBPP, the customer can login to their enrolled account to make a payment. If the inactive account is not EBPP, the customer cannot log in to enroll; they have to make a one-time payment or IVR payment.

DISCONNECTIONS

Disconnection Document

The Disconnection Document will display the reason for the disconnection. Disconnection document reasons are either **"Customer Requested", "Dunning", "Technical", "Vacant", or "Unknown**" disconnection reason.

To View the Disconnection Document:

1. Go to **Disconnections** > **Disconnections**
2. The current Disconnection Document should be displayed under "Results List"
   a. The type of Disconnection will be displayed under "Reason" (either "Customer Request", "Dunning Level has been Reached", "Technical", or "Other"
3. Click the Disconnection Document number hyperlink to view the full Disconnection Document