

Privacy of customer information

We must collect certain personal information to provide you with service. Your privacy is important to us. Be assured that we keep your information secure and private.

Our customer data privacy tariff outlines the protections we take to ensure the privacy of your information and data. You may request a copy of our currently approved tariffs at any time by calling 800-242-9137, or you may view the tariffs on our website at uppermichiganenergy.com.

Service deposits

We may ask you for a deposit if:

- You're a new customer and have an outstanding balance with any Michigan utility that accrued during the last six years.
- You give false credit information on your application for service.
- You have had one or more checks returned within the last 12 months.
- You tamper with our equipment or steal service.
- We disconnect you for nonpayment.
- You file for bankruptcy.
- You switch your name to avoid payment.
- You have no prior utility history.
- You are a nonresidential customer and two or more shutoff notices have been issued within the most recent 12-month period.

We do not require a residential deposit if your household income is at or below 60% of the state median. In lieu of a deposit, we may accept a written guarantee from customers in good standing.

Guarantees

If you are unable to pay a cash deposit, another option is to have another person sign a written guarantee that your utility bill will be paid. This person is called a "guarantor." A guarantor can be anyone using service for at least one year and who has a good credit standing with no unpaid bills on their account. The Michigan Department of Human Services also can act as a guarantor.

The guarantor is responsible for your bills until you pay your bill in full and on time for 12 consecutive months without a notice of shutoff of service. When these conditions are met, the guarantor is released from responsibility. The guarantor is only responsible up to the dollar amount written on the agreement.

Deposits and refunds

We may bill deposits in installments. All deposits earn interest at a rate set by the Michigan Public Service Commission. After you pay the deposit in full, we will refund the deposit with interest after 12 consecutive months of on-time payments. However, we may hold deposits longer in cases of tampering or theft.

Servicemembers Civil Relief Act

We support the Servicemembers Civil Relief Act (SCRA). The act provides relief from potential hardships if you or a family member is called to active duty. The act helps families avoid service interruptions and adverse credit reporting that may result from being called to active duty.

When full-time, active-duty personnel are called to service, they are given orientation on how to prepare for their departure. They are instructed to contact creditors for any relief or consideration they may provide until their active-duty status is modified by providing copies of:

- SCRA cover letter.
- Military orders.
- Name of person stateside who can confirm their active-duty status.

After receipt of these documents, we will:

- Establish special payment plans as required.
- Postpone service disconnection.
- Reconnect services already disconnected.

Service disconnection

If your account is past due, we may disconnect your service.

Notice of disconnection

If we do not receive payment of past-due energy charges, and you do not make payment arrangements, you may receive a disconnection notice. The notice states the past-due amount, the date your service is subject to disconnection and the phone number to call to make payment arrangements to avoid disconnection.

After we receive full payment or an agreed-upon partial payment and payment plan, your service will be scheduled for reconnection the next business day. A service reconnection fee will be charged.

Cold weather disconnection rules

The Michigan Public Service Commission sets rules for winter service disconnections. These rules protect you if you're having trouble paying your energy bill. If you have

the ability to pay for service during the heating season, but choose not to, these rules may not apply, and you may be subject to disconnection.

Medical emergency or protective services emergency

If you have a medical emergency or protective services emergency, we may postpone service disconnection up to 21 days or may reconnect service to allow you extra time to make a payment and/or payment arrangements. You must contact us to see if you qualify for an extension.

Third-party notification

Third-party notification is a confidential procedure in which we notify another person, designated by you, that your service may be disconnected. This third party can be any person you choose. The third party is not responsible for your bill or payment but can make sure you receive and understand the disconnection notice and help you take action to prevent disconnection.

Moving and name changes on your bill

Contact us at least three business days before moving or requesting a name change on your bill. Contacting us in a timely manner eliminates the potential of being held responsible for energy used after you've moved.

Service disputes

If a dispute cannot be resolved in a mutually satisfactory manner, you may request an informal hearing before a utility hearing officer. If you are not satisfied with the response of the hearing officer, you may contact the Michigan Public Service Commission to request a formal review of your concerns.

Michigan Public Service Commission
P.O. Box 30221
Lansing, MI 48909
800-292-9555

Michigan service reliability

You may qualify for a service credit if you experienced any of these conditions:

- An outage lasting longer than 16 hours during normal conditions.
- An outage lasting longer than 120 hours during catastrophic conditions.
- Eight power interruptions in a 12-month period.

If you qualify, call 800-242-9137 to request this credit.

FOR MORE INFORMATION

Customer service

800-242-9137
24 hours a day, seven days a week
Servicio bilingüe disponible.
contactwe@mail.we-energies.com
uppermichiganenergy.com

Collections center and payment arrangements for residential customers

800-842-4565
Weekdays — 8 a.m. to 5 p.m., Central time
Automated information available anytime.

Telecommunications Relay System

For deaf and hard-of-hearing customers
711

Make the right call

Use these numbers for emergencies, digging or safety information.

Power outage hotline

800-662-4797

Medical or fire emergency

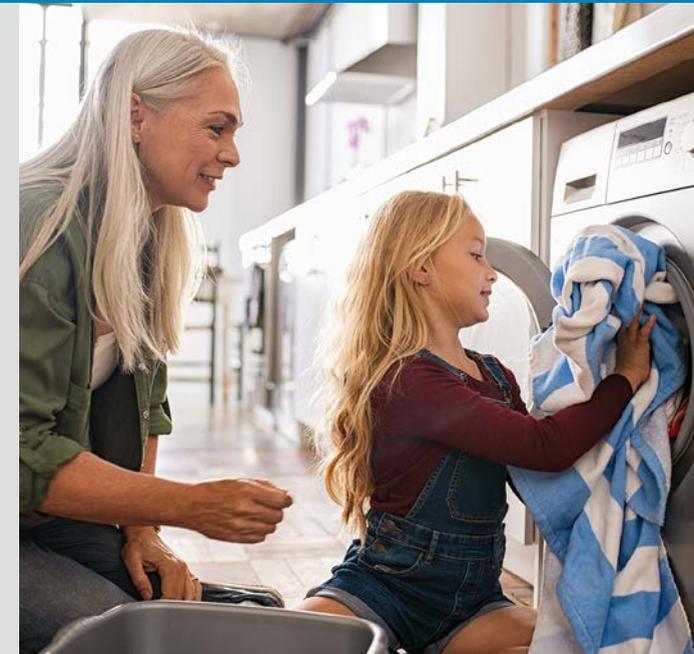
911 or your local medical or fire dispatcher

Poison control

800-222-1222

Call before you dig — Miss Dig

811 or 800-482-7171



Service and Safety Guide

Learn about our services, policies and how to be safe around electricity.

This guide provides information about your rights as an electric customer of Upper Michigan Energy Resources. Please keep it handy for future reference. The information in this guide is provided in accordance with the rules and regulations of the Michigan Public Service Commission.



ENERGY SERVICES

We are committed to providing the electricity you need safely and reliably, and we want your energy use to be simple and worry-free. We are available 24 hours a day to answer your energy service questions.

Meter reading

We read meters each month to determine the amount of energy used and prepare a monthly bill. Most meters are read remotely using automated meter reading technology. If necessary, estimates are made based on past use and seasonal weather trends. Any difference between estimates and actual metered use is adjusted with your next reading, so you only pay for the energy you use. At times, we may need to access your meter, so make sure the meter and surrounding area is clear of snow, foliage and pets.

Bill mailings

You receive a bill once a month for your electricity use. Your bill is mailed about two days after your meter is read and shows the next scheduled meter reading date. We'll notify you by mail at least 10 days ahead of time if there's a major change to the schedule.

Bill due date

The due date of your bill is shown on the top, right-hand corner of your bill and on the payment stub. This date is 21 days from the day we mail your bill.

Late payment charges

For residential customers, the late payment charge is 1.5% (not compounded) of the portion of the bill (minus taxes) that is past-due. The late payment charge doesn't apply to customers whose payments are made by the Department of Health and Human Services or who are participating in a shut-off protection program.

For business customers, the late payment charge is 1.5% per month applied to past-due charges.

Pricing and rate information

The rates we charge have been approved by the Michigan Public Service Commission. Rate schedules are available by request at any time from our office at 800 Industrial Park Dr., Iron Mountain, Michigan; by visiting our website at uppermichiganenergy.com or by calling 800-242-9137.

Once a year, electricity prices are published and sent with bills. You can use the pricing information to verify your bill's accuracy. You'll find a sample bill on our website that provides details about how to read and verify your bill. You may access your energy use and billing information by enrolling in My Account at we-energies.com or by contacting us. Contact us if any personal information is incorrect or needs to be changed.

Your bill also includes a line item for Power Supply Cost Recovery (PSCR). When the cost of fuel to generate electricity is higher or lower than the amount included in your base rate, the Michigan Public Service Commission can authorize an adjustment. If our fuel costs are more than expected, you receive a PSCR charge on your bill. If our costs are less than expected, you receive a PSCR credit.

Customer Choice

Most Michigan electric customers have a retail access service option, or choice, to purchase their generation and transmission service from a licensed unregulated alternative electric supplier (AES) at a price determined solely between the customer and the AES, with power delivered through the company's distribution system. The AES will charge its customers for the energy and transmission services.

Energy efficiency

Contact us for energy efficiency resources and materials. We offer money-saving tips and other energy efficiency information at www.we-energies.com/mst.

For more ways to save, contact Efficiency United, our partner in energy efficiency programs. Call 877-367-3191 or visit efficiencyunited.com to learn more.

Energy for Tomorrow renewable energy program

We offer a program to strengthen the market for renewable energy, which can result in the increased production of electricity generated by renewable resources. When you sign up at the 25%, 50% or 100% level, you pay a slightly higher rate for us to generate or purchase enough renewable energy to match that percentage of your electricity use.

BILLING AND PAYMENT CHOICES



View and pay your bill online with *My Account*

Looking for a **better, faster** and **easier** way to pay your energy bill? Sign up for My Account, to view and pay your bill online.

What can you expect from My Account?

Great features — Pay bills, choose paper-free billing, access previous bills and download and print bills in a few quick clicks.

Enhanced security — Keep your personal and account information safe with password requirements and added security features.

With My Account, you also can:

See why your bill changes from month to month. Use My Account to understand how weather, price and use impact your bill.

Get personalized money-saving tips.

Answer basic questions about your home, and My Account suggests specific energy efficiency improvements.

Start enjoying the benefits of paying your bill online today. Visit our website to sign up.

More billing and payment choices

Automatic Payment

Deduct your monthly payment automatically from your bank account on your bill's due date.

Budget Billing

Spread your monthly energy costs more evenly over the year at no additional charge to you.

Credit, debit card or electronic check

Pay your energy bill by credit card, debit card or electronic check 24 hours a day at 888-823-2943 or on our website. A vendor processes payments on our behalf and charges a convenience fee for this service. Payments post the next business day.

Payment by mail

Mail your check or money order to:
We Energies
P.O. Box 6042
Carol Stream, IL 60197-6042

Pay in person

Visit our website for a map of authorized payment centers located closest to you or call us for more information. Vendors acting as authorized payment centers charge a convenience fee for each payment. Payments post the next business day.



A REMINDER ABOUT YOUR UTILITY

While Upper Michigan Energy Resources (UMERC) is your energy provider, your bill comes from We Energies, and you participate in We Energies programs, payment plans and customer service options. Contact us at **800-242-9137** whenever we can assist you with your energy service.

Learn more at
uppermichiganenergy.com

Help with bill payment

Payment arrangements

When circumstances prevent you from paying your bill in full, call 800-842-4565 to make a payment arrangement.

Energy assistance

Contact your local social service agency for eligibility requirements and other information on funds available to help pay the heating portion of your residential energy bill.

Early Identification Program

If your financial circumstances require long-term assistance, we may refer you to our Early Identification Program. If your income qualifies you for this program, we can make payment plans, provide information about energy conservation and weatherization services, and/or direct you to community programs and services.

Gift of Energy

Give the Gift of Energy by paying a portion of someone's energy bill — a practical and convenient gift for any occasion.

Simply complete the form at we-energies.com and mail it to us with a check for any amount. You choose whether we mail the certificate to you or the recipient. The amount is credited to the recipient's bill. *No fees apply.*

Your safety is our priority



INDOOR SAFETY

Electrical appliances

Practice good appliance safety habits and treat appliance cords with care.

- Don't overload outlets. When using multiple appliances in one area, plug them into different outlets.
- Always pull the plug and not the cord.
- Don't carry an appliance by the cord.
- Keep cords out from under rugs or furniture and safely away from ledges.
- Be sure that appliances and cords are in good working condition before you use them.
- Dry your hands before using appliances and keep electrical toys and appliances away from water. Electricity + Water = DANGER.



Generators

Never use a gasoline-powered generator inside your home. Outside, keep it away from windows, doors, vents or any other opening to your home. Improper ventilation could cause carbon monoxide poisoning, leading to serious injury or death. *Learn more about carbon monoxide in the Emergencies section of this guide.*

Fireplaces

Your fireplace should be properly maintained, inside and out. Before using your fireplace, make sure the chimney is swept and the flue is open. Proper air flow is important for clean air and safe fires.

Furnaces and water heaters

Maintain your heating equipment on a regular basis.

- Have a qualified contractor check your furnace annually.
- Change your furnace filter regularly.
- Watch for warning signs of equipment failure such as black soot stains, natural gas odors and gas flames that are not blue.
- Prevent burns and conserve energy by setting your water heater temperature at 120 F or less.
- Keep the area around heating equipment clear of combustibles.
- Keep furnace intake and exhaust vents clear of snow and ice to prevent carbon monoxide buildup inside your home and maintain furnace performance.

Space heaters

When used safely, space heaters are convenient for heating a single room. The safest types have switches that turn off the heater if it is tipped over. Allow enough clearance around both floor-standing and wall-mounted space heaters and inspect them regularly for corrosion. If you have a gas space heater, make sure that it's properly vented to the outside, has an oxygen-depletion cut-off switch, and the area around it is clear of combustibles.



Power surge

A power surge is a brief but sharp increase of electricity that can enter your home and damage your appliances and electronic equipment. A power surge occurs on the system when higher voltage makes contact with a lower-voltage line. Power surges can be caused by:

- Immediate or cumulative damage to the system as a result of inclement weather — wind, rain, snow or lightning.
- Third-party involvement — car striking a utility pole.
- Equipment failure — a breakdown within the distribution system.

Power surges are rare, but they do occur. One way to protect yourself from a power surge is to install a whole-house surge protector. Contact an electrician to discuss installation costs and other details.

EMERGENCIES

Natural gas leak

For your safety, we add a stinky odorant to natural gas. If you smell natural gas, hear an unusual hissing sound or see blowing dirt or debris — it could be a natural gas leak. Here's what to do:

- Leave your home immediately.
- Use a phone away from your home to call us.
- Don't light matches.
- Don't turn electrical switches on or off.

Carbon monoxide (CO)

CO is a colorless, odorless, tasteless and toxic gas produced when fuels such as gasoline, natural gas, propane, fuel oil and wood do not have enough oxygen to burn completely. CO poisoning symptoms are similar to flu symptoms. To help prevent CO poisoning:

- Install a UL-listed CO detector per state and local code requirements.
- Maintain and routinely inspect all heating and fuel-burning systems and appliances.
- Check vent pipes, chimneys and flues for corrosion and blockages.
- If you suspect CO in your home, leave the house immediately and call 911 or the Poison Control Center.

Smells like rotten eggs!



Scratch the flame to smell the odor of natural gas.



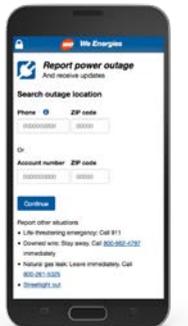
Power outage

If storms, accidents or equipment failures cause an outage, stay away from downed lines, utility poles or anything near or touching a power line, and urge others to do the same. Always assume all downed power lines are energized and dangerous. For added safety, prepare an outage emergency kit. If someone in your household has a critical medical condition, contact our Customer Care Center for assistance in developing a power outage backup plan.

Outage assistance at we-energies.com

Report an outage online

- Use your account number or phone number linked to your account.
- Get updates and an estimate for when your power will be restored.



View our outage map

- See outage numbers by community or region.
- Get time when outage was reported and cause, if known.

Flooding

If there is standing water anywhere in your home, garage or other building due to flooding, stay out of the water and call us to disconnect the electricity. After the service is disconnected, you may enter the area safely to begin cleanup or repairs.

Keep electric tools away from water. Do not use any type of electric tool or appliance in wet conditions.

If any appliances were damaged due to flooding, you must have them serviced by a contractor before we can restore electric service.

OUTDOOR SAFETY

Power lines

Telling the difference between power lines and cable or phone lines is difficult. Avoid contact with all lines (both overhead and underground) and always assume they are energized and dangerous.

When working outdoors using a ladder, pool skimmer, tree-pruning tool or any long object, watch out for overhead wires. Always use a wood or fiberglass ladder. Metal ladders are conductive and should not be used around electricity.

Report any downed power lines or exposed underground cables to us immediately at **800-662-4797**.

Utility poles

Never post signs or other objects on utility poles. These obstructions put you and utility workers at risk and often violate local ordinances.



Electric meters

For your safety, make sure meters remain accessible.

- Keep the area around your meter clear and free of debris and obstacles, such as plants, snow, ice or pets.
- Never tamper with, tie anything to, or alter meter components. These activities are illegal and dangerous.
- Contact us if you suspect meter damage or tampering.

Substations

Substations carry high voltages and are protected by locked fences. "Warning — Keep Out" or "Danger — High Voltage" signs are found on substation fences and other electrical utility equipment for your protection. Stay away from all electrical equipment and never enter a substation fence. Contact us if you see an unlocked substation gate or opening in a security fence.



Ground-mounted equipment

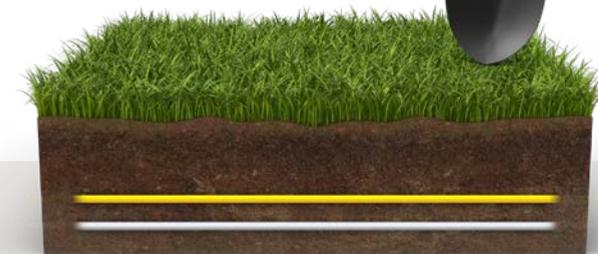
Ground-mounted equipment reduces electrical voltages and distributes electricity to your home. These boxes are located in your neighborhood and have a Mr. Ouch sticker to warn you of danger.

- Never work close to these boxes or open them.
- Report any damaged or unlocked equipment to us.
- Keep all plantings at least 10 feet away from this equipment.
- Do not use fake rocks or anything else to hide or cover utility equipment. Covering ground-mounted equipment can delay repair work and/or cause a safety hazard for utility employees.

UNDERGROUND UTILITIES

Most natural gas utilities and some electric utilities are buried underground. We monitor thousands of miles of underground natural gas pipeline by conducting leak surveys and safety inspections.

If you dig without knowing what's underground, you could be in danger. State law requires that you call Miss Dig or 811 at least three business days before you plan to dig to have your property marked for underground utilities.



**Know what's below.
Call before you dig.**



Share these tips with children:

CHILDREN'S SAFETY



Stay away from power lines — especially downed lines. Never climb trees or fly kites near power lines.



Natural gas smells like rotten eggs. If you smell the stinky, rotten egg odor of natural gas, do not use a light switch or even a phone. Get everyone out of the house and tell a trusted adult to call us for help.



Mr. Ouch means danger. Never play near electrical equipment such as substations, power poles or transformers (green boxes). When you see Mr. Ouch, don't touch.



Outlets are for plugs. Don't chew on cords or put your fingers or any object other than a plug into an electrical outlet.

Check out www.we-energies.com/educators for more energy-related educational resources.

