

To protect your privacy and provide fair and responsive service, we operate under the following policies to serve your account:

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 800-450-7260, 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 one or more checks returned within the last 12 months.
- You tamper with our equipment or steal service.
- We disconnect you for non-payment.
- You file 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. We may accept a written guarantee in lieu of a deposit 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 his/her account. The Michigan Department of Human Services can also 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

All deposits earn interest at a rate set by the Michigan Public Service Commission. We refund the deposit plus interest once you complete 12 consecutive months of service with no more than three late payments and no past-due balance at the time of the refund. Your deposit will be removed and applied to your balance if you are at or below low-income guidelines at any time while the deposit is in effect.

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.

Upon receipt of these documents, we will:

- Establish special payment plans as required.
- Postpone service disconnection.
- Reconnect services already disconnected if proper military paperwork is provided.

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 available 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 in advance when 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 the following 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 800-450-7260 to request this credit.

For more information

Residential customer service

24 hours a day, seven days a week
800-450-7260
customerservice@wisconsinpublicservice.com

Business Solutions Center

Monday through Friday, 7 a.m. to 5 p.m.
877-444-0888
businesscenter@wisconsinpublicservice.com

Emergencies

24 hours a day, seven days a week

Electric emergencies and outages

800-450-7240

Natural gas emergencies

800-450-7280

Call before you dig

811 (Miss Dig)

Importante: Esta información se refiere a su servicio y tarifas. Es posible que quiera una traducción. Llame al 800-450-7260 para pedir una traducción.

uppermichiganenergy.com



Service Guide

This guide provides information about your rights as an electric and natural gas 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.



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SERVICE

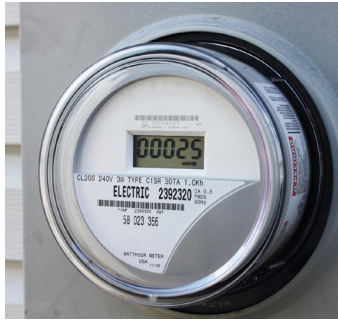
Call us with any questions about your energy service.

Energy service

We are committed to providing the electricity and natural gas 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 any of your energy service questions.

Meter reading

We read meters each month to determine the amount of energy used and then 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 that it's accessible. Keep the meter and surrounding area clear of snow, foliage and pets.



Bill mailings

Your bill is mailed about two days after your meter is read and shows the next scheduled meter reading date. If there's a major change in the schedule for reading your meter, we'll notify you by mail at least 10 days prior to the change.

Bill due date

The due date of your bill is shown at the top of your bill and on the payment stub. This date is a full 21 days from the day we mail your bill.

Late payment charges

We are allowed to bill a late payment charge on past due bills. This late payment charge may not exceed 2 percent of the delinquent bill; can't be compounded; and must not include taxes. The late payment charge doesn't apply to residential customers whose payments are made by the Department of Health and Human Services or who are participating in a shut-off protection program.

Pricing and rate information

Once a month, customers receive a bill for their electricity and/or natural gas use. The rates we charge our customers have been approved by the Michigan Public Service Commission. Complete rate schedules are available by request at any time from our office at 1717 Tenth Avenue, Menominee, Michigan, by visiting our website at uppermichiganenergy.com or by calling 800-450-7260.

Once a year, electricity and natural gas prices are published and sent with bills. You can use the pricing information to verify the accuracy of your bill. 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 wisconsinpublicservice.com or by contacting us.

Depending on your service, your bill may include a line item for Power Supply Cost Adjustment and/or Natural Gas Cost. When the actual cost to produce or purchase electricity or natural gas is higher or lower than the amount included in your base rate, as approved by the Michigan Public Service Commission, the commission can authorize an adjustment. If our electric costs are more than expected, you receive a charge on your bill. If our costs are less than expected, you receive a credit. If our natural gas costs are more or less than expected, the commission considers this as it sets the natural gas costs we charge for the next year.

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

Visit our website or contact us for energy efficiency resources and materials. We offer money-saving tips and other energy efficiency information at www.wisconsinpublicservice.com/savingenergy.

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

CHOICES

Enjoy the convenience of our flexible ways to receive and pay your energy bill.

Paper-free billing

Stop receiving paper bills and view your bills online anytime. You'll receive a monthly email reminder when your bill is ready for review and payment.

My Account

Make a free online payment from your bank account at your convenience.

Automatic Payment

Have your monthly payment automatically deducted from your checking or savings account each month.

Budget Billing

Spread your monthly energy costs more evenly over the year to make bills more manageable.

Quick Payment

Pay your energy bill by credit card, debit card or electronic check online or by phone. A vendor processes payments on our behalf and charges a service fee. Visit our website for important payment posting information.



Billing and payment choices

We offer billing and payment options to meet your needs and preferences. Some options can be combined to make it even easier to manage your account. Visit wisconsinpublicservice.com or call 800-450-7260 to learn more and to enroll.

Preferred Due Date

Select the day of the month your payment is due – whatever date works best for you.

Payment by mail

Mail your check or money order to:
Wisconsin Public Service
P.O. Box 6040
Carol Stream, IL 60197-6040

Pay in person

Visit our website to find an authorized payment location closest to you or call us for more information. Vendors acting as authorized payment locations charge a service fee for each payment.

Payment arrangements

When circumstances prevent you from paying your bill in full, we offer convenient self-service options to make a payment arrangement online or through our automated phone system.

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.

Energy gift certificates

Give the gift of energy with our convenient energy gift certificates. Available in any denomination, they can be used to pay all or a portion of the recipient's energy bill.



NatureWise renewable energy program

With NatureWise, you can choose renewable energy for your home or business. NatureWise offers earth-friendly energy from locally sourced biogas. For more information or to sign up, visit www.wisconsinpublicservice.com/naturewise.

A reminder about your utility

While Upper Michigan Energy Resources (UMERC) is your energy provider, your bill comes from Wisconsin Public Service (WPS) and you participate in WPS programs, payment plans and customer service options.

Contact us at 800-450-7260 whenever we can assist you with your energy service.