

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 (which may include your Social Security or tax identification number and banking information) to provide you with service. Your privacy is important to us. Be assured that we keep your information secure and private, and do not sell it to third parties.

At times, we are required by law to provide confidential customer information to third parties, such as law enforcement agencies. This only would occur when doing so is allowable within and required by law.

Nonconfidential customer information may, in certain circumstances and in accordance with privacy laws, be shared with third parties, such as governmental agencies and research organizations.

By June 2018, we will file a customer data privacy tariff outlining 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, or you may view the tariffs on our website at [uppermichiganenergy.com](http://uppermichiganenergy.com).

### Credit bureau reporting

We may provide payment history data to the credit bureau on all accounts. You can avoid late payment charges and protect your credit rating by making sure we receive your payment by the due date.

### 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 percent 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, there is another option. You can 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

We may bill deposits in installments. All deposits earn interest at a rate set by the Michigan Public Service Commission. Once 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.

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 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

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.

### Voluntary termination of service

A customer or authorized representative who wants to terminate service shall 1) Notify us at least 10 business days prior to requested service termination, 2) Allow us safe access, if necessary, to perform a final meter read, 3) Provide an address for final billing at the time of request for a final read, and 4) Notify us if an existing occupant continues to occupy the premises.

### Moving and name changes

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](mailto:customerservice@wisconsinpublicservice.com)

### Business Solutions Center

Monday through Friday, 7 a.m. to 5 p.m.  
877-444-0888  
[businesscenter@wisconsinpublicservice.com](mailto: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](http://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.



180096



*Energy you can depend on*

## SERVICE

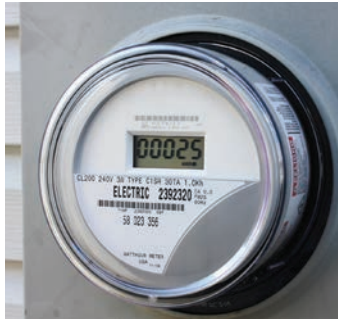
Call us with any questions about your energy service.

### 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 (AMR) 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 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 700 N. Adams St., Green Bay, Wisconsin, by visiting our website at [uppermichiganenergy.com](http://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 Your Account at [wisconsinpublicservice.com](http://wisconsinpublicservice.com) or by contacting us.

Your bill also includes a line item for Power Supply Cost Adjustment. When the actual cost to produce or purchase electricity or natural gas 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 charge on your bill. If our costs are less than expected, you receive a 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

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](http://www.wisconsinpublicservice.com/savingenergy).

For rebates and programs, contact Efficiency United, our partner in energy efficiency. Call 877-367-3191 or visit [efficiencyunited.com](http://efficiencyunited.com) to learn more.

## CHOICES

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

### 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](http://wisconsinpublicservice.com) or call 800-450-7260 to learn more and to enroll.

#### e-Bill paperless billing and payment

View and pay your bill online and eliminate paper bills, stamps and trips to the mailbox.

#### Automatic Payment

Have your monthly payment automatically deducted from your checking or savings account on the date you choose at no additional charge.

#### 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 24 hours a day at 866-844-7004 or on our website. A vendor processes payments on our behalf and charges a service fee.

#### 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 3140  
Milwaukee, WI 53201-3140

#### 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

Call 800-450-7260 to make a payment arrangement when difficult circumstances arise that prevent you from paying your bill in full.

#### 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 produced wind and biogas generation. For more information or to sign up, visit [www.wisconsinpublicservice.com/naturewise](http://www.wisconsinpublicservice.com/naturewise).



### A reminder about your utility

While Upper Michigan Energy Resources Corporation (UMERC) is your energy provider, your bill comes from Wisconsin Public Service 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.