WELCOME

Your Home Service Guide





CONTENTS

FOR YOUR SAFETY	1
SAVE TIME ONLINE	2
YOUR BILL	3
SPECIAL PROGRAMS	8
GENERAL SERVICES	12
READING THE METER	15
SHUT-OFF OF SERVICE	15
IF YOU DISAGREE	18

Consumers Energy.com

Phone: 800-477-5050 (Se habla Español)

Emergencies: natural gas leak, wire down, fire, carbon monoxide emergency – **Option 9**

TDD/Hearing Impaired: 7-1-1

Fax: 402-694-5110

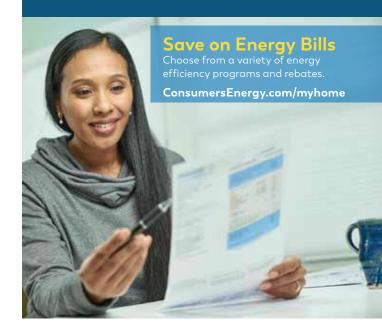
Please have your account number ready.

We're happy to have you as a customer. This guide offers important information about your energy service, such as: options on ways to pay your bill, programs and services available to you and your rights as a customer.

If you have any questions, please call or visit us at **ConsumersEnergy.com**.

Español?

Para comunicarse en español con nuestros representantes del servicio de cliente, llame a **800-477-5050**. Después de nuestras respuestas automatizadas de sistema de teléfono, oprima la opción 8.



IN CASE OF EMERGENCY Call 24/7 800-477-5050

Natural Gas Safety

Remember the 3R's of natural gas safety.

RECOGNIZE. Signs of natural gas leak (a rotten egg odor).

REACT. Immediately leave the area.

REPORT. Call 9-1-1 and Consumers Energy from a safe place. We'll respond and tell you when it is safe to return.

Stay Clear of Downed Power Lines

Call us and **9-1-1** immediately if you see downed or sagging electric lines. We'll respond as soon as possible. Stay at least 25 feet away from a downed wire or anything it may be touching.

FOR YOUR SAFETY

Ask for Identification/Beware of Scams

Your safety is important to us. Our employees and contractors working for us carry identification cards. When someone claiming to represent Consumers Energy visits your home, please ask to see an ID card. If none is available or if you have any doubts about the visitor, call the police right away.

Protect yourself from scams. Learn more at

ConsumersEnergy.com/scams

Dig Safely

Contact MISS DIG **8-1-1** at least three working days prior to any digging project to ensure underground power lines and natural gas lines are marked with red or yellow stakes, flags or paint. Once the underground lines are marked, respect the marks and dig with care. This is a free service.

Watch for Overhead Electric Lines

Watch for and stay at least 10 feet away from overhead lines when trimming trees, cleaning gutters, raising antennas, working with a ladder, trailering or launching boats, or using long-handled tools (painting, pool cleaning, etc.). Teach children to stay away from overhead lines when climbing trees or flying kites.

Fires and Carbon Monoxide/Generator Safety

Don't use a generator, charcoal grill, camp stove or other fuel sourced device inside your home, basement, garage or near a window or vent. These items can cause a fire or result in deadly carbon monoxide poisoning. To be safe, install a carbon monoxide alarm on every floor of your house.

SAVE TIME ONLINE

You may access your Consumers Energy account anytime at **ConsumersEnergy.com.** All you need to do is complete your online profile. It's fast, free, safe and secure!

Receive and Pay Your Bill Online: Save postage and trees, sign up for eBill to receive and pay your bill online. You can even sign up for email or text alerts when your bill is ready.

Report a Meter Read: Providing you with an accurate meter read is important to us. You also have the power to read and report your energy use online, and we'll base your bill on the reading you report.

Start, Stop or Transfer: Moving? Tell us when to turn service on or off. Please provide 10 days' notice so we can get an actual meter read if necessary.

Make Payment Arrangements: Fallen behind in your payments? You can set up a payment plan from the privacy of your home.



YOUR BILL

Your Account Number

You can find your account number at the top of your bill. Each month, we'll send a bill for the energy you've used. It shows the date your payment is due.

Rates and Rules

Confirm you are on the correct residential electric and natural gas rate by comparing the rate code on your bill with its rate description at **ConsumersEnergy.com/ratesres.** If the rate doesn't match your situation, or if you're unsure, email or call us.

Electric and Natural Gas Charges and Credits

Credit amounts subject to change.

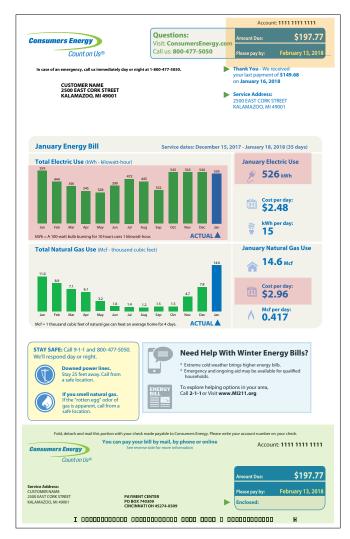
Natural Gas Charges: The amount we charge for natural gas service includes Gas Cost Recovery (GCR) to cover the cost of gas we buy. Because these prices fluctuate, the GCR charge on your bill may change from month to month.

Electric Charges: The amount we charge for electric service includes a Power Supply Cost Recovery (PSCR) charge. The PSCR partially covers the cost of fuel we use to generate electricity and the cost of electricity we purchase to serve you and other customers. Normally, the PSCR varies from month to month, which may cause your electricity bill to vary.

Electric Outage Credits: Electric customers who meet any of the following criteria may qualify for a \$25 customer outage credit:

- Service interrupted for more than 120 hours (five days) during catastrophic conditions (10 percent or more of a utility's customers affected).
- Service interrupted for more than 16 hours during normal conditions.
- Service interrupted more than seven times in a 12-month period.
- To apply for an electric outage credit, visit
 ConsumersEnergy.com and select "outage credit" or call

 800-477-5050. Please have your account number ready.



Account number, amount due and due date

How much energy you used, 13 months of historical energy use and cost per day Tips to save energy, money and other info

Payment coupon is at the bottom of the bill

Electric Service Credits:

Qualifying customers may choose only one credit provision and may save up to \$90 on their annual electric bill. Call **800-477-5050** to apply.

Income Assistance (\$7.50 monthly credit): To qualify you must have received a Michigan Home Heating Credit (HHC) or ensure your total household income does not exceed 150 percent of the federal poverty level. Electric customers will be automatically qualified for income assistance upon notification of eligibility from a qualifying agency. You will be responsible for providing documentation every year to maintain enrollment in the income assistance provision.

Senior Citizen (\$3.75 monthly credit): Principal (or Primary) residential customers age 65 years or older qualify for this credit.

Gas Service Credit:

Qualifying natural gas customers may save up to \$141 on their annual gas bill with the Income Assistance Credit.

Natural Gas Income Assistance (\$11.75 monthly credit): To qualify you must have received a Michigan Home Heating Credit (HHC) or meet household income requirements.

Renewable Energy Programs

Solar Gardens: This program provides you the opportunity to support Michigan-made solar energy without the hassle of installing panels on your rooftop. Join today at: **ConsumersEnergy.com/solargardens**

Distributed Generation: If you're interested in generating your own renewable energy, the Distributed Generation program will earn you a credit on your monthly energy bill for any excess energy you don't use. For more information, visit **ConsumersEnergy.com/DG**

Moving? Your Final Bill

When you are moving, please give us at least 10 working days before you move. This allows us time to disconnect your service and read the meter to prepare your final bill. If we are unable to access the meter, we will schedule a four-hour time frame for you or your authorized representative to provide access. You

also may provide a meter reading online or by phone. Until the final meter reading is made, you are responsible for the energy used. Learn more at **ConsumersEnergy.com/move.**

Moving Within Service Territory

Residential customers requesting new energy service or moving within the company's territory must provide identity validating information. The primary source of validating information is a driver's license or Social Security number. Customers also may provide a Michigan state ID number, U.S. military card, military dependent's ID card, Native American tribal document or passport. This complies with the federal Fair and Accurate Credit Transactions Act (FACTA) and helps strengthen the protections that Consumers Energy has in place to safeguard the information of its customers. Any past due debts accrued may need to be paid in full to start new service.

Late Payments

After the due date, we add a late payment charge of 2 percent of the unpaid charges, not including sales tax. See page 9 for options to make a payment.

When you need more time to make your payment, call us right away at 800-477-5050 or visit

ConsumersEnergy.com/assistance to make payment arrangements. In an effort to collect past due amounts owed, we may contact you at telephone numbers associated with your account, including mobile devices, which may result in charges to you.

Security Deposits

A deposit may be requested for new service if:

- you have not had utility service from us or another energy provider within the past six years.
- you have unsatisfactory payment history.
- you have misrepresented your identity or failed to provide identification when applying for service.
- you requested service at a residence where you don't live.
- you have engaged in unauthorized energy use within the past six years.

 you have been a household member when another current household member has an unpaid, undisputed bill within the past three years.

Before providing, restoring or continuing energy service, we may ask you to make a security deposit for any of the following reasons:

- there is an unpaid and undisputed past-due bill in your name with any utility within the past six years.
- you have misrepresented your identity or payment history or failed to provide ID when applying for service.
- you engaged in unauthorized energy use within the past six years.
- your service was shut off for nonpayment of an undisputed, past-due utility bill.
- you have written an insufficient funds or "no account" check or have had one or more payments denied within the past 12 months.
- you filed for bankruptcy or had a receiver appointed in a state court within the past six years.
- you have been a household member when another current household member has an unpaid, undisputed bill within the past three years.

Exceptions — Deposits are not required if:

- you secure a guarantor with a satisfactory payment history.
- your energy bills are paid directly to us or there is a "promise to pay" by the Michigan Department of Health and Human Services or other assistance agencies.
- you are age 65 or older and have a satisfactory payment history with any gas or electric provider for the past three years.

Deposit Amounts — The amount of the security deposit depends on how much energy the customer uses and their payment history. When a deposit is required because of an unpaid bill, the customer must pay the bill plus the security deposit before we can provide or continue service.

Interest and Refunds — Interest earned on the security deposit will be credited semi-annually to the customer's account, or upon return of the deposit, whichever comes first. Your deposit will be returned assuming satisfactory payment of bills in that time in 12 months or less with any applicable interest. Deposits for unauthorized energy use may be held for up to 36 months and will be refunded only if the customer has made payment for the last 12 months' charges without a shut-off notice.

SPECIAL PROGRAMS

We're ready to help in unique situations. Visit **ConsumersEnergy.com/assistance** or call us for more information or to enroll in these special programs or services.

Payment Assistance

Need help paying your bill? Call **2-1-1** for a free, confidential service linking people with local agencies for energy assistance and other needs. Calls are answered 24 hours a day, 7 days a week, 365 days a year or call Consumers Energy to explore payment arrangements.

Medical Emergency Protection

If you or a member of your household have a qualifying, documented medical emergency, require home medical equipment or life support, you could be protected from service shut-off for up to 21 days with the possibility for an extension under qualifying circumstances. You must provide written proof from a doctor or a notice from a public health office that service shut off will aggravate an existing condition.

Military: Shut-off Protection on Active Duty

If you or your spouse are the customer of record and are called to full-time active military service by the president of the United States or the governor of Michigan during a time of declared national or state emergency or war, you may apply for shut-off protection for up to 90 days and request an extension of this protection by re-applying. You must provide verification of active duty status.

WAYS TO PAY YOUR ENERGY BILL

The best option for your needs at ConsumersEnergy.com/WaysToPay

Payment Methods

Secure ACH payment through checking or savings account

Credit or debit card*

Cash

Check

Money Order

Payment Channels

Auto-pay (ACH only)

Online account⁺ at ConsumersEnergy.com

Phone+

Mail

Authorized in-person payment location



^{*}Transaction fee applies to card payments

^{*}Transaction fee applies to guest pay options

Shut-Off Protection Plan

The Shut-off Protection Plan provides year-round protection from shut-off and is available to senior citizens who are the customer of record age 65 and older regardless of income, as well as customers with a household income at or below 200 percent of the federal income eligibility guidelines.

The plan requires:

- Initial down payment.
- Participating in a budget plan that spreads out your annual energy costs into equal payments, plus equal monthly payments on your past-due balance.



Winter Protection Plan

This plan is available to seniors (65 or older) and qualifying customers guarding against a shut-off and high payments during the winter. Enrollment starts November 1 and runs through March 31.

How It Works:

- An initial down payment is required.
- From November through March, you pay 7% of your estimated annual bill along with a portion of any past-due amount.
- In April, we reconcile your bill for the previous months. You pay 9% of your estimated annual bill plus a portion of your past due balance. (Appliance Service Plan and reconnect fees are not included).

GENERAL SERVICES

Budget Plan

While you can't always predict Michigan weather, you can count on our Budget Plan to help keep your energy costs steady year-round. Our Budget Plan spreads your annual energy costs over 11 months and uses the 12th month to balance your account. If you used more or less energy than you paid for, your 12th-month bill will reflect the difference.

To enroll, sign in to your online account. Select "Billing Options" Under "Other options for you," find Budget Plan and select "get started."

Customer Choice

Traditionally, electricity and natural gas companies such as Consumers Energy have provided all of the services needed to bring energy to your home. We take care of buying natural gas and buying or producing electricity in our own generating plants. We deliver the energy to your home and charge you for this service.

We make sure our gas pipelines and electric power lines are well maintained and operate safely. If there are problems, we'll fix them, including restoring service following a storm.

With customer choice, you may shop around for the best deal and buy your natural gas and electricity from another supplier. We still deliver the energy to your home or business, make sure our delivery systems are maintained and fix problems that might occur with our system.

For information about our electric and gas choice programs, visit ConsumersEnergy.com or call **800-477-5050** for electric choice and **800-418-2263** for natural gas choice. You also can compare natural gas prices among Consumers Energy and other providers at **Michigan.gov/CompareMIGas**.

Natural Gas Excess Flow Valves

An excess flow valve (EFV) is a safety device installed on a natural gas service that automatically shuts off or significantly reduces the flow if the gas service or meter is damaged or broken. Consumers Energy has been installing EFVs on residential service lines since 1998. Going forward, we will be placing an EFV at our cost on all residential and commercial gas service lines that are newly installed or replaced. If you would like to have an EFV installed, visit ConsumersEnergy. com/efv for details. If not part of a new service line install or replacement, the average customer cost for installing an EFV is \$655.

Critical Care Customers:

- Protected from Shut Off

If you are on life-support or have a life threatening medical condition, you are eligible for shut off protection if you complete and submit a Medical Certification Form. Get the form at ConsumersEnergy.com/lifesupport or call 800-477-5050. For those participating:

- We will restore or refrain from shutting off energy service if you are unable to pay your bill where an interruption of service would be immediately life threatening.
- Once a year, you must provide an updated Medical Certification Form showing continued status as a critical care customer. If your status ends, you or an occupant of the household must notify us.

 We also will provide a grace period of 3 business days and postpone shutoff of energy service to allow you to obtain a Medical Certification Form.

PLEASE NOTE: Backup generators and transportation services are not part of this program. Participation in this program does not mean your electric power will be restored sooner than others.

- American Red Cross ID Program

If someone in your home depends on electric powered life support equipment prescribed by a doctor, such as a respirator, apnea monitor or kidney dialysis machine, the American Red Cross Identification Program may help prepare for an outage situation.

The American Red Cross provides materials to help you prepare a personal emergency plan to follow in the event of a power outage. The information describes how to arrange for backup equipment and identifies actions to take during a power outage or other emergency. Download the Red Cross ID form at ConsumersEnergy.com/lifesupport or call us at 800-477-5050 to request an enrollment form.

Telecommunications Device for the Deaf (TDD)

Our Telecommunications Device for the Deaf (TDD) service enables us to communicate with hearing-impaired customers who have TDD equipment in their homes. To access this service, call the Michigan Relay Center 24 hours a day, seven days a week, at **7-1-1**.

Third-party Notification

With your written authorization, we can send a copy of any shut-off notice you receive to a third party. This may include a consenting friend, relative or agency. Your third-party contact is not responsible for paying the bill, but can act as a liaison between you and Consumers Energy.

READING THE METER

Our Process

We normally read our meters each month to determine the amount of energy used, and then prepare your monthly bill. However, a locked entrance, a menacing dog, unsafe access or a blocked meter may prevent us from reading the meter.

If this happens, where practical, we'll leave a postcard asking that you read the meter or call us. If we receive your response in time, we'll use your meter reading to prepare your bill. Periodically, we will require access to our meter to read it.

Estimated Meter Readings

If we haven't read the meter or don't receive meter reading information from you before the bill is prepared, we'll estimate your energy use for the month. If your estimated use seems too low or high, you can email a picture of the meter reading to **ReportMyRead@cmsenergy.com** or if you prefer to read the meter each month, call us at **800-477-5050**.

How to Read the Meter

Information about how to read the meter is explained at **ConsumersEnergy.com/readmeter.**

SHUT-OFF OF SERVICE

If you think you will have difficulty paying your energy bill, please visit **ConsumersEnergy.com/assistance** or call us at **800-477-5050** for information about payment options and assistance programs. See a list of special assistance programs, beginning on page 8.

OUR POLICIES

Deposits

Generally, a deposit from Nov. 1 through March 31 will be calculated as the amount equal to the average monthly bill for the premises. All other months are twice the average monthly bill. We will not shut off energy service to customers who notify us they are seniors age 65 or older and the customer of record.

Service May be Shut Off or Denied for the Following Reasons:

- unpaid past-due utility bill that accrued in the past six years.
- failure to pay a requested security deposit or provide a guarantor.
- unauthorized energy use that includes tampering with a meter.
- not keeping the terms of a settlement agreement.
- refusing our representatives access to our meter or other equipment located on the customer's property.
- customer misrepresenting their identity when applying for service or changing service.
- customer requesting the service be terminated.
- customer has been a household member when another current household member incurred an undisputed pastdue bill that remains unpaid.
- endangering anyone's personal safety or the operation of our utility system through misuse of their utility service.
- failure to place service into your name.
- failure to provide ID and lease/ownership paperwork when requested.

Service Cannot be Shut Off if a Customer:

- is 65 or older from November 1 through March 31. Customer must notify us of age.
- fails to pay for merchandise, appliances or other services that are not part of basic utility service.
- fails to pay for utility service used by another person, such as a tenant. However, service may be shut off if the customer provides a written statement, made under oath, that the premises are unoccupied; or the tenant agrees in writing to shut off of service; or service cannot be provided to the tenant as a customer without a major change of existing distribution facilities.

- is enrolled with a current account status in the Winter Protection Plan or Shut-off Protection Plan
- has notified us of filing a Michigan Home Heating Credit.
- is in full-time active military service and has applied for shut-off protection for up to 90 days.
- has notified us of a qualifying medical emergency in the home.
- has advised us that an unpaid bill is in dispute.
- has not paid for concurrent service at another location.
- has not paid for a different class of service at the same or another location. The classes of service are residential and non-residential (commercial and industrial, for example).

Before Service is Shut Off

A shut-off notice will be sent 10 days in advance, indicating the earliest date service may be shut off and how to avoid it. If a landlord is responsible for paying a utility bill for a single-metered building that serves as a home for three or more families, each tenant will be notified of its pending shut off at least 30 days in advance.

To Avoid Being Shut Off

If you receive a shut-off notice, you may contact us before the date listed to pay what you owe or enter into a settlement agreement.

Under the agreement, you make a down payment on the amount you owe, and pay the balance in installments. We'll provide a copy of the agreement to you. If you don't meet the terms of the agreement, your service may be shut off.

We are not required to enter into a settlement agreement with you if one is in progress or if you didn't keep the terms of a previous settlement agreement. When you sign the agreement, you give up your right to go before a hearing officer to dispute the amount covered in the agreement.

Customers wishing to avoid future interruption of service because of nonpayment of their utility bill, should pay the minimum shut-off notice amount in full before the disconnect date. Consumers Energy field employees cannot accept payments to prevent disconnection.

After Service Has Been Shut Off

We'll leave a notice at your home advising you that service has been shut off. You may arrange to have service restored by contacting us at the phone number on the notice.

Before your service is turned back on, please know you must pay what you owe plus a reconnect fee and a security deposit, if one is requested.

IF YOU DISAGREE

If you disagree with us about your bill or a service we provide, please call **800-477-5050**. Our customer service representatives will work with you to resolve the disagreement.

Registering a Complaint

If the disagreement can't be resolved, we'll notify you that the complaint has been referred to our Customer Care specialists, who will share their findings and try to resolve your complaint. If your complaint concerns a past-due bill and you have received a shut-off notice, you must register your complaint with us before the expiration date shown on the shut-off notice.

Requesting a Hearing

If you aren't satisfied with the findings of our Customer Care specialist, you may request a hearing before a hearing officer. The hearing officer is an impartial person who hears and resolves disputes. Actions taken by the hearing officer are subject to review by the Michigan Public Service Commission.

Before the Hearing

We'll contact you to arrange a date, time and place for the hearing. Hearings normally are held during regular business hours at the Consumers Energy office nearest you. We'll contact you at least 10 days in advance to provide the details of the hearing. Both you and our representative have the right to review each other's evidence at least two days before the hearing.

If the hearing concerns a billing amount, you must pay any amount you owe us that isn't in dispute. If we can't agree on that amount, we'll ask you to pay one-half of the bill in question, but not more than \$100 per billing period. The payment must be made on time or you will lose your right to a hearing. If the hearing officer decides in your favor, we'll refund any amount we owe you, with interest.

At the Hearing

You may represent yourself or have an attorney or other individual represent you. You or your representative must appear at the appointed time or you forfeit your right to the hearing.

All testimony is given under oath. Both parties may present evidence, question witnesses and give testimony. After hearing both sides of the issue and collecting copies of all evidence presented, the hearing officer will issue a written decision, called a Dispute Determination. This decision is binding unless appealed within seven days.

After the Hearing

If either party disagrees with the hearing officer's decision, an informal appeal may be filed with the Michigan Public Service Commission (MPSC). The appeal must be made within seven days of the decision, and may be requested by telephone, mail or in person. Contact information for the MPSC is located on the inside back cover of this brochure.

Hearing-impaired customers who have Telecommunications Device for the Deaf equipment in their homes should call the Michigan Relay Center at **7-1-1**, then provide the Relay Operator this number: **800-292-9555**.

The informal appeal will be submitted to the appropriate division to review the hearing record and investigate further, if necessary.

Within 30 days of the receipt of the hearing by the division, a written informal appeal decision will be issued. You and Consumers Energy will receive a copy and will have 10 days to comply with the decision. If either party still disagrees, a formal hearing may be requested before the MPSC.

Customer Privacy

Privacy is a high priority at Consumers Energy. Read more about customer privacy at **ConsumersEnergy.com/privacy.**

You can access your energy use data online and share with a third party, if you desire, when you create an account at **ConsumersEnergy.com.**

General Correspondence

Consumers Energy Customer Service 2400 Weiss St. Saginaw, MI 48602

Payment Center

Consumers Energy PO Box 740309 Cincinnati. OH 45274-0390

This brochure contains a summary of your rights and responsibilities and is provided in accordance with the rules of the Michigan Public Service Commission (MPSC). The complete rules are on file at the MPSC and also are accessible through our website, **ConsumersEnergy.com**.

Michigan Public Service Commission

Executive Secretary Division 7109 W. Saginaw Hwy. Lansing, MI 48917

Telephone: **517-284-8330**

Toll-free: **800-292-9555** (in-state only)
Website: michigan.gov/mpsc

Outage and Billing Alerts

Stay connected via text, email or phone call.



Sign up today. ConsumersEnergy.com/alerts

One Energy Plaza Jackson, MI 49201 800-477-5050 ConsumersEnergy.com

