# Welcome to Indiana Michigan Power

## Answers to Questions About Your Electric Service

## Indiana





A unit of American Electric Power

www.IndianaMichiganPower.com

## When You Need to Contact Indiana Michigan Power

To report a service interruption	1-800-311-4634
Customer service, billing questions	1-800-311-4634
For customers who are hearing impaired (TDD machines only)1	-800-511-4833 (4TDD)
Websitewww.Indiana	aMichiganPower.com
To report service problems onlinewww.Indiana	aMichiganPower.com
click on O	utages and Problems
	on the homepage

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This pamphlet is provided in accordance with the rules of the Indiana Utility Regulatory Commission to explain your rights and responsibilities as a residential customer of Indiana Michigan Power.

## Introduction

Indiana Michigan Power (I&M) serves 582,000 customers in Indiana and Michigan. Its headquarters is in Fort Wayne, Indiana, with external affairs offices in Indianapolis and Lansing, Mich.

2,595 employees work diligently to provide safe, reliable and efficient electric service. From storm restoration to construction of new facilities, I&M employees are committed to preserving public safety. Because Indiana Michigan Power is close to home, customers can rely on I&M to provide dependable electric service that is competitively priced. And, as part of American Electric Power, I&M can operate its business efficiently, which keeps costs reasonable. Visit us at www.IndianaMichiganPower.com for more information.

American Electric Power (AEP) serves more than 5 million customers across 11 states. AEP is the nation's largest electricity generator, owning nearly 38,000 megawatts of generating capacity in the United States.

The company is based in Columbus, Ohio. For more information, see our corporate website, www.AEP.com.

## **New Electric Service**

#### **Requesting electric service**

Please contact I&M as early as possible about the electric service needs for your new home or business. A team of employees from several departments makes installing your new service a priority. But we'll need some time to do our jobs well and safely. The earlier we know about your needs, the better we can provide facilities for the electricity you need – when you need it.

In general, you should be aware that customers are responsible for the cost of any dedicated facilities, service modifications or meter installations made at the customer's request, for the customer's sole benefit.

#### **Relocating electric service**

If you're planning to remodel or build an addition to your home or business, you may need to increase the capacity of, or relocate, your electrical facilities. Call us before you start construction and we will help you plan the work that needs to be completed.

#### Changing name, address, phone number or transferring service

You can complete electric account transactions over the phone. You can transfer your service location, change the name on your account or update

account information with a quick call. Our Customer Solutions Center is open 24 hours a day, 365 days a year. The number is printed on your bill.

Customers also may request service and make account corrections at www.IndianaMichiganPower.com, under Service Requests.

#### Deposits

A security deposit may be required before or after service begins. The Indiana Utility Regulatory Commission (IURC) defines residential customer deposit guidelines as follows:

- Your deposit will not be more than one-sixth of the estimated annual billings for the residence.
- If this deposit exceeds \$70, you may pay it in equal installments over a period of not more than 60 days.

I&M pays simple interest on your deposit at a per annum rate established by the IURC.

I&M pays interest on deposits held longer than 12 months. Your deposit will be refunded after you have paid nine consecutive bills on time or after you have paid 10 bills from 12 consecutive months on time, provided that the two late payments were not in consecutive months. Your deposit refund will appear as a credit on your bill. If your deposit amount is greater than the amount of your final bill, you will receive a refund check for the difference.

I&M may request a deposit from customers who were not requested to pay a deposit when applying for service, or their deposit has been previously refunded if payments are consistently paid after the due date of the bill. I&M recognizes that there may be individual circumstances that cause payments to be paid late and will provide any reasonable assistance possible. Customers are encouraged to contact the company immediately if special payment arrangements are needed.

## When the Power Goes Out

Electric service to your home could be interrupted for many reasons. Sometimes the outage occurs in our system and sometimes it occurs in your home.

If your electric service is interrupted, first check the circuit breaker or fuse box to see if the trouble is within your home. If this does not reveal the source of the problem, check your neighbors' homes to see if they also are without power. This information may help I&M employees determine the cause and extent of the outage. I&M provides around-the-clock emergency restoration service. You can contact I&M at 1-800-311-4634 or at www.IndianaMichiganPower.com and click on the Report Outages and Problems box on the homepage.

### **Protective Devices**

Variations in the normal flow of electricity can happen at any time, any place and for many reasons. While I&M performs preventive maintenance on its facilities and installs protective devices and equipment to minimize the occurrence of electric variances, you should be aware that damage still can occur to your electrical and electronic equipment. When such damage occurs, I&M is not responsible for the repair or replacement of equipment or for lost electronic information.

If you are concerned about protecting your electrical and electronic equipment, consider installing or having someone install additional protective devices within your home or business. A surge suppressor is one device that provides an increased measure of protection for your equipment. Devices are available from a variety of sources, including appliance stores, hardware stores and electrical supply outlets. If protection against lost electronic data due to momentary power outages is a concern, consider installing capacitive carryover systems or uninterruptible power supplies.

You may also want to consider installing suitable devices to protect your equipment in the event of a single phasing condition or other fluctuation or irregularity in the supply of energy. I&M will not be responsible for any loss, injury or damage that might result from a single phasing condition or any other fluctuation or irregularity in the supply of energy that could have been prevented by the use of such protective devices.

I&M also recommends that you review your insurance program to determine if coverage is available. Insurance policies do not always provide coverage for the repair or replacement of electrical or electronic equipment.

## **Metering and Billing**

I&M bills you for energy use approximately every 30 days. While the number of days in a billing period may vary slightly because of weekends and holidays, a regular billing period normally will be from 25 to 35 days. Initial bills and final bills are exceptions.

I&M obtains your energy use information by reading your meter on a regular schedule. I&M's meters are divided into reading routes and each meter reader covers one route per day. Different routes are read at different times of the month. That is why bills are not all mailed and due at the same time.

Occasionally it is not possible for I&M to read your meter as scheduled. This may be due to bad weather or inability to access your meter.

At these times we estimate your usage based on seasonal and historical information. Any difference between estimated and actual use will be reconciled with the next actual reading. A code on your bill indicates whether the bill is based on an actual or estimated reading.

The difference between the previous meter reading and the current meter reading is the information used to compute your electric bill. After the meter is read, your bill is computed, printed and mailed to you promptly.

#### Access to meters

Most electric meters are installed on the outside of buildings. If, however, your meter is located within a locked area, you will need to provide I&M with a way to access the meter. If no one usually is present during the day, there are two ways we can arrange to read your meter:

- You provide I&M with a key. For your protection, keys are identified only by a code number.
- You may read your own meter. We provide you a card showing meter dials on which you can mark your meter reading and mail that card to I&M. Or we can provide another type of card that you can mark and leave in an agreed-upon location where I&M can pick up the information. We are required to periodically obtain actual readings, so if you choose to read your own meter, additional arrangements are mandated.

I&M will not be able to read your meter if the meter reader encounters an unsecured pet. We ask that you confine your animals, either indoors or chained a safe distance away from the meter, on days the meter is scheduled to be read. Your meter may be read one business day prior or one or two business days following the scheduled read date. The next scheduled read date is printed on each month's electric bill or you may obtain a meter reading schedule from I&M. Also, it is your responsibility to keep the meter area clear of shrubs, bushes and debris.

#### Your meter reader

I&M meter readers carry identification cards showing their names, work locations and photographs. Please ask anyone seeking to enter your home or business to show this card. If you have questions, just ask the employee to wait outdoors while you call I&M to confirm the person's employment with us. Our employees will wait while you make the call.

#### **Reading your meter**

Your electric meter records the number of kilowatthours of electricity used in your home. It is a cumulative recorder like the odometer in your car.

You may have a meter with dials or an electronic meter that displays the kWh's used with numbers. If you have a meter with dials, there are four or five dials on the face of the meter. Each dial has 10 numbers and a pointer. Every other dial is numbered counter-clockwise. The hands follow the direction of the numbers and advance only when you are using electricity. If you have an electronic meter, it will display the kWh's used with numbers. Electronic meters may have a white, red or green background.

#### To read your meter:

- For an electronic meter, or one that displays the kWh's used with numbers, just write that number down as it is shown.
- For a meter with dials, stand directly in front of your meter.
- Read and record each dial starting from the right dial and moving left.
- When the dial hand is between two numbers, record the smaller number (the number the hand has just passed).
- When the hand seems to be directly on the number (dial D, example 2), look at the dial to its right. If the hand on the dial to the right has passed zero, write down the number for the left dial, which the hand seems to be on. If the hand on the dial to the right has not passed zero, the hand on the left dial is not yet directly on the number, so record the lower number.

To calculate the number of kilowatthours (kWh) used during the current month, subtract the previous meter reading from the current reading.

Current reading	75933	
Previous reading	- <u>75245</u>	
	688	kWh used

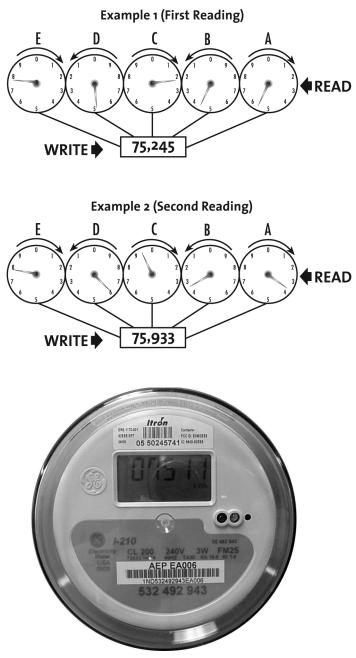
Your electric bill tells you the current and previous meter readings used to calculate that bill and the dates of those readings.

#### Meter tampering

It is unlawful to tamper with or alter the operation of your electric meter in any way. Meter tampering is punishable by law.

#### Paperless billing

I&M offers an electronic bill presentment and payment option, provided by a third-party vendor. This service is known as paperless billing or e-Bill. With



Two typical readings are shown below:

#### **ELECTRONIC METER**

paperless billing you can receive your bill electronically rather than through the mail.

Some of the benefits of paperless billing include:

- **Save paper.** Help the environment by having bills delivered via e-mail, saving paper and trees.
- Get an e-mail notification. An e-mail lets you know when your bill is ready.
- View bills anytime. Review bill safely and securely with 24x7 access.

Once enrolled in paperless billing you may also pay your bill electronically, at no charge to you. You may also continue to use your existing payment method if preferred. Sign up for paperless billing at the I&M website at www.IndianaMichiganPower.com, under Your Account, Paperless Billing.

#### Reading your bill

The illustration on page 9 of this booklet shows a typical I&M residential bill and where to find information on it. While all bills appear similar, some information on your bill may differ depending on what information pertains to your specific account(s). Please contact I&M whenever you have questions about your bill.

You may choose to receive your bill through the mail or through I&M's electronic billing service — E-Bill — which lets you both receive and pay your bill electronically. To participate, you must have a PC connected to the Internet using Netscape Navigator or Internet Explorer.

To register for E-Bill, check I&M's website at ww.IndianaMichigan Power.com, under Your Account, Paperless Billing.

I&M also provides Braille bill service. Please call I&M if you know someone who needs a bill produced in Braille.

#### Charges on your bill

Your electric bill includes a component for the cost of fuel and purchased power needed to supply electricity to you. A separate charge or credit, called the Fuel Adjustment, reconciles I&M's actual fuel and purchased power costs to the level included in your base energy bill. The amount is added to or deducted from your bill based on the number of kilowatthours of electricity you use each month.

You can obtain more information about charges on your electric bill and the electric rates you pay by calling I&M.

#### SAMPLE I&M BILL FOR INDIANA RESIDENTIAL CUSTOMERS

The sample below shows a typical residential bill for an Indiana Michigan Power customer. Some information on your bill may be different based on account type. Contact Indiana Michigan Power with any questions.

Payment and Due Date				I
of your Bill	AEC INDIANA	Account Numbe	¢404.50	1
	— MICHIGAN	049-999-999-9-9	\$124.55	\$
	POWER* A unit of American Electric Power	CY 21	Total Amount Due	Amount Enclosed
	Send Inquiries To:	5946	Due Dec 16, Pay	126.48 After This Date
Return Address	PO BOX 24401 CANTON, OH 44701-4401			
and Inquiries	R-04-999999999			
	17-1			
	040000017 01 SP 0.440			
	հղիկիիրդիկիիներորների		Make Check Payable and Send To:	
	INDIANA MICHIGAN POWER			
Bill Stub	123 ANY STREET	PO BOX 24407 CANTON OH 44701-4407		
To be returned to	ANY CITY, IN 99999-9999			W.I., W.I.U.W.W.U.I.
Indiana Michigan Power			սիսիկիսիսի հերրիներինը հերո	
with your payment.				
	00001245900001264701	1000000000004	494204375241129	15051400008
Customer Information	Please tear on dotted line		Return to	p portion with your payment
Shows your name	X	D-1- T D		e e
and service address.	Service Address:	Rate Tariff: Residenti Account Number	al Service-016 Total Amount Due	Due Date
Account Summary	ANY IN CUSTOMER 123 ANY STREET	049-999-999-9-9	10tal Amount Due \$124.59	Due Date Dec 16, 2010
Account number, total	ANY CITY, IN 99999-9999	Meter Number	Cycle-Route	Bill Date
amount due, due date,		999999999	21-06	Nov 24, 2010
meter number, cycle-route		Previous Charges		
and billing date.		Total Amount Due At	Last Billing	\$ 65.13
0	Questions About Bill or Service Call:	Previous Balan		\$ 65.13
Bill Detail	1-800-311-4634 Pay By Phone: 1-800-611-0964	Current I&M Charge		
Previous charges and		Tariff 016 - Residenti		¢ 0.00
any other activity on your	I&M Messages	Monthly Service Charge         \$         6.80           Current Billing         42.73         42.73           Fuel Adj @0.0059840 Per KWH         3.79         3.79		
account since your last	Got a new dog in your yard? Let us know about it. Call the number on your bill so we			
statement.	can note it on your account.	PJM Cost		1.17
Current shares associated	Paying In Person - If you pay your electric	Energy Efficiency Pro	gram Cost	.44
Current charge associated with the production and	bill in person, remember to use only	Environmental Compliance Cost .57		
	I&M-authorized pay stations. Authorized pay agents send your payments to I&M	Clean Coal Rider .07		
delivery of electricity.	immediately, which could prevent service	State Sales Tax 3.89		
Message Center	disconnection. Agents may charge a fee for	Current Electric	Charges Due	\$ 59.46
Specific customer-related	this service. For a list of authorized payment agents visit us at www.indianamichigan.com	Total Amount Due		\$124.59
information and company	or call the telephone number above. Do not		126.48 After This Date	<b><i>Q</i>124.00</b>
messages.	leave your payments at unauthorized payment centers.			iar Roading Datail
mooragoon	You can now reach our customer service			ter Reading Detail Code Current Code
Usage Table	representatives 24 hours a day, 7 days a			ctual 1150 Actual
Includes current and	week. Please help us by having your account	Multiplier	1 Meter	ed Usage 633 KWH
previous meter readings	number when you call.	Next scheduled read da	te should be between Dec 28 ar	
with KWH used in this	Flip the Switch and turn off your paper bill! You will gain the benefit of receiving an email	13 Month Usage Hi	story Total KWH for Pa	st 12 Months is 13,629
service period.	when your bill is ready to be viewed and the	A.		<sup>10</sup> 51
Codo constructor	security of viewing it safely anytime, anywhere.		10 10 10 10 10	- * *
Code represents meter	To avoid unnecessary delays in crediting	₩W 🚸		× *
activity and actual or	your electric payment, please do not paper	¥ .		··· *
estimated reading.	clip or staple your check to the bill			
Next scheduled reading	payment stub.	Nov09 Dec Jan	Feb Mar Apr May Jun Ji	ul Aug Sep Oct Nov10
with between dates	Visit us at www.IndianaMichiganPower.com	NOVUS DEC Jan	iso waa Aprimay Jun J	a mug dep out novio
shown at the bottom	Rates available on request See other side for Important Information	Month Total K	WH Days KWH Per Day Cost	Per Day Average Temperature
of table.		Current 633		2.05 62°F
	<b></b>	Previous 702		52.25 60°F
	AFF INDIANA MICHIGAN	One Year Ago 733		2.36 50°F
	POWER'	Your Average Monthly	Usage: 1,135 KWH	
	A unit of American Electric Power			
		Usage Comparison		

Easy-to-read bar graph with 13-month history and a listing of total kilowatt-hours (KWH) for the past 12 months.

Table shows usage, average cost and temperature for the current month, previous month, and the same month one year ago.

NOTE: actual bill may appear slightly different.

#### Paying your bill

I&M provides several options for making your payment: by mail, by phone, by internet, in person, electronic funds transfer and by electronic data interchange.

- **By Mail** simply enclose the payment stub portion of your bill along with your check in the envelope provided. I&M suggests that you do not send cash through the mail.
- **By Phone** paying your electric bill is as simple as picking up the phone. I&M's Pay by Phone option allows you to pay your bill by telephone using a credit card, debit card, ATM card, or checking account. Call toll-free 1-800-611-0964 to make a payment. Be sure to have your I&M account number and banking information ready before you call.

Once you have used this service, you can check your I&M account balances and initiate payments 24 hours a day, seven days a week. However, using this payment option one month does not obligate you to pay this way every month.

You will receive a confirmation number as proof of payment. I&M will be immediately notified of your payment through an electronic notice posting to your electric account. Payments received prior to 4:00 p.m. EST will be posted to your account that evening. Those made after 4:00 p.m. EST, on a weekend, or on a holiday will post on the next I&M business day. Posting schedules may vary on holidays.

A service fee will be charged by the service provider. While you will be paying your account with I&M, the full amount of the fee is passed to a third-party vendor as the provider of this telephone and internet service.

- **By Internet** I&M offers an electronic bill presentment and payment option, provided by a third-party vendor. This service is known as paperless billing or e-Bill. With paperless billing you can receive your bill electronically rather than through the mail. You may also pay your bill electronically, at no charge to you. Information on paperless billing is available at the I&M website at www.IndianaMichiganPower.com, under Your Account, Pay Your Bill.
- In Person I&M has agreements with various businesses that will accept your I&M payment. To obtain the names of local Authorized Pay Stations, simply contact I&M or look for the Authorized Pay Station sign at places where you conduct business. These locations also are listed on www.IndianaMichiganPower.com, under Your Account, Pay Your Bill.

When you visit one of the authorized merchants, please take the top portion of your electric bill that contains the account number you are paying. The agent may charge a small fee to process your payment. For your protection, please leave your payment only with authorized agents.

- Electronic Funds Transfer For the greatest convenience in paying your electric bill, consider our Checkless Payment Plan (CPP). With CPP, you simply authorize your financial institution to pay your electric bill directly from your bank account. Each month, you'll receive a copy of your bill that will tell you the exact amount and the specific date that payment will be deducted from your account. Contact I&M by phone or at www.IndianaMichiganPower.com for additional information about enrolling in CPP.
- Electronic Data Interchange (EDI) EDI is the electronic transmission of business documents in a standard format between companies. Predominantly used by large commercial and industrial customers, this method requires a partnership agreement between I&M and the customer. Electronic payments will be automatically credited to the customer's account. Please contact I&M at the telephone number on your bill for additional information.
- Other Payment Options For information about other available payment options, such as wire transfers, contact I&M at the telephone number located on your bill.

#### Questions about your bill

If you think your bill contains an error or you would like to have some part of your bill explained to you, contact I&M by phone, by Internet or by letter whichever is most convenient for you. We will review your bill with you and will answer any questions you have.

To ensure the most efficient response, please have the following information available:

- Your name, address, telephone number and account number;
- The service address if it is different from your home address; and
- A brief description of your question or concern with appropriate details. We will investigate your inquiry and report to you promptly.

As a service to our customers who are hearing impaired, I&M provides TDD machine service at 1-800-511-4833 (4TDD).

Our goal is to settle all inquiries. When you have a concern about your I&M account, please discuss it with our representative. If you do not feel that

the matter has been resolved, you can file a complaint in writing. (Complaints will be considered filed by the postmark date.)

I&M will promptly and thoroughly investigate the complaint. We will notify you in writing of the results and how we plan to resolve the situation.

If you are not satisfied with I&M's handling of your inquiry, you may contact:

#### Indiana Utility Regulatory Commission

302 W. Washington Street, Room E306 Indianapolis, IN 46204 Or call toll-free 1-800-851-4268 or 1-317-232-2712

The state regulatory commission has established procedures for inquiries. I&M will advise you that you have seven days from the date I&M mailed its written notification to ask the Indiana Utility Regulatory Commission (IURC) to review your complaint and I&M's handling of it.

If your complaint involves a disconnection for nonpayment, I&M will delay disconnecting service for 10 days after mailing its notification to you. If you request an IURC review, I&M will delay disconnection of service for three days after the Commission mails its decision to you. In either event, you must continue to pay all present and future undisputed bills and any undisputed portions of the bill under investigation as described:

When you and I&M cannot agree on the undisputed portion of a bill, you must pay an amount equal to your average bill for the six months immediately preceding the disputed bill. If you have not received six bills at this address, you must pay an amount equal to the average of the bills you have received.

I&M will keep a record of your inquiry. Upon request, this record will be made available to you, to anyone representing you who has written authorization or to the IURC.

### **Payment Plans & Options**

#### Average Monthly Payment Plan (AMP)

The monthly payment is based on the average of the current month's bill, plus the previous 11 months' bills. Each month, the oldest bill is removed from the computation, and the new current bill is included. **As a result, the payment amount will fluctuate slightly from month to month.** The difference between actual billings and the average billings will be carried in a deferred balance that will accumulate both debit and credit differences for the duration of the Average Monthly Payment Plan year (12 consecutive months). Settlement occurs only when participation in the plan is terminated. The Average Monthly Payment Plan is not to be used to defer payment of delinquent bills.

#### **Budget Billing Plan**

As seasons change, so will the amount of electricity you use — and the amount of your monthly bill. Our Budget Billing Plan lets you even out the ups and downs of your monthly bills. It makes planning and paying easier.

Here's how budget billing works. I&M will estimate the amount of your next 12 months of electric bills based on experience and your history of energy use. We will divide this estimate into 12 equal payments and will bill you that amount each month. In the 12th month we will settle-up any difference between your actual bill and your budget bill. If you have overpaid, we will apply a credit to your next bill. If you have underpaid, the full amount owed becomes due.

Contact I&M to see what your budget amount might be. If you qualify for this program, you can enroll over the phone or at the I&M website.

#### Other options

Please check I&M's website, www.IndianaMichigan Power.com, for current information about payment options that may be available to you.

#### Energy assistance programs

Please contact I&M for information about assistance programs available in your area.

## **Shutting Off Service**

Customers are responsible for paying all charges relating to electric service. However, if you have financial or health concerns, please discuss them with an I&M representative before the account becomes subject to shut off for not paying the bill.

I&M may shut off a customers' electric service if:

- The electric account remains unpaid after the next bill is issued;
- The customer does not pay a requested cash security deposit or provide an approved guarantee;
- The customer does not meet the terms of a settlement agreement;
- There is a condition that is dangerous or hazardous to life, physical safety or property;

- Any court, state regulatory agency or other duly authorized public authority issues an order to shut off the service;
- There is fraud or unauthorized use of electricity;
- I&M equipment has been tampered with;
- The customer has refused to arrange access for the purpose of inspection, meter reading, maintenance, or replacement of I&M's equipment;
- The customer violated rules on file with and approved by the state regulatory agency or
- The customer wrote a bad check for an account that already is delinquent.

#### I&M will not shut off service for:

- Failure to pay for service provided at a different location if the bill has remained unpaid for fewer than 45 days;
- · Failure to pay charges due on someone else's account;
- Failure to pay for the services of a previous occupant;
- Failure to pay for a different form or class of service, nonpayment of merchandise or other special charges;
- Failure to pay the amount past due if, prior to the due date, the customer shows proof of inability to pay because of financial hardship and the customer:
  - Pays a reasonable portion (not to exceed \$10 or 1/10 of the bill, whichever is less, unless paying a greater portion is agreed upon) of the bill and
  - Agrees to pay the remainder of the outstanding bill within three months and
  - Agrees to pay all undisputed future bills as they come due and
  - Has not breached any similar agreement with I&M in the past 12 months; or
- Inability to pay a bill which is unusually high because of:
  - A prior incorrect meter reading,
  - Incorrect application of the electric rate,
  - Incorrect meter functioning or connection,
  - · Stopped or slow meter,
  - Prior estimates where no actual meter reading was taken for over two months or
  - Any human or mechanical error by I&M.

#### To assure that I&M will not shut off service, a customer must:

• Pay a reasonable portion of the bill not to exceed the average bill for the six bills immediately preceding the bill in question;

- Agree to pay the remainder at a reasonable rate; and
- Agree to pay all undisputed future bills as they become due.

I&M will not charge a late fee for such an outstanding balance. I&M will put these terms in writing for both the customer and I&M to sign.

I&M will postpone your service shut off for 10 days if, prior to the stated disconnect date, the customer provides a medical statement from a licensed physician or public health official stating that a service shut off will seriously and immediately threaten the health or safety of someone in the household. This postponement can be continued for one additional 10-day period if a second medical statement is provided.

#### Notifying customers of service shut off for nonpayment

I&M will send a notice at least 14 days before the date service will be shut off. The notice, which is part of the electric bill, will advise the customer that service will be disconnected unless the past due amount is paid. The notice will provide the following information:

- The reason why service will be shut off,
- The date service is scheduled to be shut off,
- I&M's telephone number to call with questions about the disconnection or to get information, and
- A reference to this pamphlet explaining the rights of an I&M customer.

You may receive a copy of I&M's terms and conditions of service as filed with the IURC by contacting I&M or the commission.

#### Shutting off service for nonpayment

If the customer does not take action within the notice period, I&M will shut off electric service on the date specified in the shutoff notice or within a reasonable time after that date.

I&M will shut off service only between 8:00 a.m. and 3:00 p.m., Mondays through Thursdays, and from 8:00 a.m. until noon on Fridays and any day preceding a holiday.

Immediately before shutting off service, an I&M employee will attempt to contact the customer or other responsible person on the premises. The employee will explain why service is being shut off. The employee will shut off service if he or she cannot contact the customer.

This employee is not authorized to accept payment to prevent shut off. The employee will not shut off service, however, if the customer can show that the past due bill has been paid, payment arrangements have been made or that the amount is in dispute. Disconnection may be avoided by calling 1-800-611-0964 to pay your bill by phone or by paying your bill at an I&M authorized pay station. For a list of authorized pay stations, please contact I&M at the telephone number located on your bill, or visit our website at www.IndianaMichiganPower.com.

When I&M shuts off service, the employee will leave a notice stating that service has been turned off. This notice will tell the customer how to contact I&M to arrange to have service turned back on. The employee will leave the notice with a responsible person at the location or will leave the notice in a conspicuous place.

## **Reconnecting service**

I&M will restore service within a reasonable time upon the customer's request once the cause for the shut off has been resolved.

If I&M has shut off service because of an unpaid bill, it will restore service when the bill is paid or when payment arrangements have been made. The customer will pay a reconnection fee approved by the IURC.

In addition, I&M may require a security deposit. I&M advises customers to turn off appliances that may have been turned on and operating at the time of the service shut off. This will help avoid hazards that may occur when service is restored.

## Helpful Information

#### Why bills vary

The amount of your electric bill may vary for many reasons. Energy use may reflect the seasonal change in temperature and daylight hours. An increase in the size of your family or the addition of new appliances often will increase your electricity use and your electric bill.

If you receive an unusually high bill, ask yourself the following questions:

- Was the weather unseasonably hot or cold during the billing period?
- Was the thermostat set differently?
- Is the heating or air conditioning system filter dirty, causing the system to work harder?
- Did you use more hot water than usual?
- Did living habits change more days spent at home, children home for the holidays, houseguests or a major appliance added?
- Is the bill estimated or is it based on an actual reading, or does it include additional energy use for a previously estimated reading?

If these questions still don't lead to a reasonable explanation, please call I&M and we'll discuss your bill and usage with you.

#### Energy-saving hints

Careful selection, use and care of your electrical appliances are important ways of stretching your energy dollars.

Major appliances carry EnergyGuide labels that provide operating cost estimates. This provides insight into a particular appliance's efficiency compared with similar makes and models.

Once you have selected an appliance, following the manufacturer's instructions for use and maintenance will prolong appliance life and maintain its efficiency. For example, removing lint from the trap in the dryer, vacuuming dust from the refrigerator coils and periodically draining the sediment from the bottom of your water heater may add to the appliance's life expectancy and keep it running efficiently. This means energy and cost savings for you.

#### Wiring safety

If the circuit breakers or fuses in your home's electric service panel fail frequently or for no apparent reason, the problem could be inadequate wiring. Signs of inadequate wiring include:

- · Circuit breakers trip or fuses fail frequently;
- · Appliances, such as a toaster or iron, require a long time to heat;
- TV images get smaller when other appliances operate;
- Lights dim noticeably when other appliances operate;
- One appliance must be disconnected before another can be used; and
- Multiple extension cords are connected to a single outlet.

Remember, a quality wiring system is a good investment in safety and convenience.

## Additional Information

I&M has information on a number of energy-related topics that can help you understand energy issues or be safe around electricity. For additional information contact I&M.