The chart below is the average residential electric consumption for Holmes-Wayne Electric members. Notice the variation of electric consumption and therefore dramatic fluctuation in your electric bill. Budget Billing allows you to manage your bill by paying the same amount every month.

(Budget amount is calculated every 6 months (July and January) and is based on the past 12 months consumption average.)

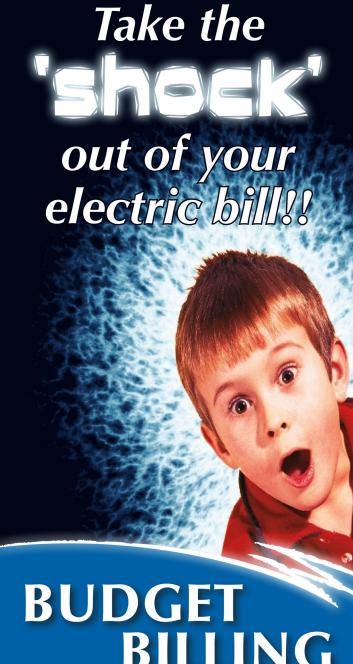
Month	kWH Consumption	Electric Bill
January	2210	\$286.28
February	2195	\$284.48
March	1642	\$217.84
April	1261	\$171.86
May	972	\$136.99
June	1237	\$168.86
July	1699	\$224.72
August	1775	\$233.89
September	1323	\$179.34
October	866	\$124.19
November	932	\$132.16
December	1288	\$175.12
Budget Billing (Average)	1450	\$194.67

You can pay your bill through our mobile application - SmartHub, on-line at www.hwecoop.com, via phone with check, debit or credit card (MasterCard/Visa), or automatic bank payment. No fees are associated with any of these payment options.

Monthly budget payments are required to continue on the Budget Billing Program. Budget Billing accounts are subject to the same Terms and Conditions regarding late payments and disconnects for nonpayment.



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BILLING

allows Holmes-Wayne Electric members to pay the same amount each month on their electric bill.

What is budget billing?

Budget billing allows Holmes-Wayne Electric members to pay the same amount each month for their electric bill. The budget amount established is the average of your last 12 months of electric consumption.



What is the benefit of budget billing?

This program eliminates variation of high and low bills that you may receive throughout the calendar year by providing a

consistant amount due each month.

Members consume more electric during the winter and summer months to heat and cool their homes. By averaging the 12 months, you can plan for a standard monthly bill. It makes it much easier for planning personal finances.

What will my bill look like?

Your budget bill will always show your actual electric consumption and your account balance, so you know if you are consuming more or less than your average. The dollar amount due on your bill will be your monthly budget amount and standard service fees for all members.

Who is eligible for Budget Billing?

All residential accounts are eligible as long as you have been a member for 12 months and have a zero balance to start the program.

When can I enroll?

The budget billing program runs from July billing to June billing. You can enroll in the program from July through February.

When can I withdraw from the program?

You can withdraw from the program at anytime. Any balance based on actual consumption will be applied to next months bill.

Do I still need to read my meter?

Yes, you need to read your meter every month on the approximate same day of the month to maintain an



accurate 30 day consumption record. Those meter readings are key to future accurate budget calculations as well as allowing you to see if you are using more or less electric compared to the past year.

What happens if I don't read my meter?

Budget billing accounts are required to read your meter every month. Like any other Holmes-Wayne account, if you do not submit a meter reading two months in a row, line personnel will come out and read your meter and you will be charged the \$20 meter reading charge. To avoid this fee and to allow for accurate electric consumption history to better manage your bill, it is essential to read your meter every month.

What if my electric consumption dramatically changes from the past year?

Extreme weather, adjustment in number living at your residence or purchase of major appliances can all impact the amount of electric you consume. To maintain an accurate budget bill amount, your budget is recalculated every six months (in July and January) based on the last 12 months consumption average.

What happens at the end of the budget year in June?

Your final bill for the budget year will be your June bill. The June bill will be based on your final meter reading for the budget year which is your consumption of electric, not an estimated average.

If you have consumed more electric than estimated over the last year, you will have a balance to pay. If you have consumed less electric than estimated over the last year, you will have a credit. For a credit of more than \$50.00, you will receive a refund check. A credit of less than \$50.00 will be placed on your next month's bill.

Renewal into the budget system occurs automatically unless there is a request for cancellation or unpaid balance when the new budget billing year starts again in July.