



Natural Gas
Coweta-Fayette

NATURAL GAS
SERVICES



**C U S T O M E R
H A N D B O O K**

CUSTOMER HANDBOOK

Welcome!

Making you warm on the outside makes us feel warm on the inside. As you know, the way all of us purchase natural gas in our community has changed. If you're ready for a change and want to do business with a local Georgia company, with local offices and the time to talk with you, give us a call. Coweta-Fayette EMC Natural Gas is here to serve you! We're owned by a local company started in 1946, Coweta-Fayette EMC; which 60,000 Georgians trust every month to deliver reliable electric energy to their homes and businesses.

Thanks for trying us. You'll quickly see we're a different kind of Gas Company, providing convenient, cost-saving solutions for purchasing natural gas.

Why choose Coweta-Fayette EMC Natural Gas?

- **We're real people, providing real service, right here in your community.** We live, work and play in the same places you do. You already know us.
- **Billing and payment convenience.** If you're a Coweta-Fayette EMC member, we can consolidate all your energy charges on one monthly bill that you can pay at any of our local offices or participating local banks. And our multiple payment options, like credit cards, E-checks and bank draft, take the hassle out of bill paying drudgery for everyone.
- **Bills you can understand.** Our rates and bills are simple, without hidden charges or complicated rate structures.
- **Competitive pricing.** You can be sure Coweta-Fayette EMC Natural Gas will offer the best possible energy prices month after month.
- **Trust and experience.** Our parent is the company many communities have trusted for reliable energy for 56 years.

Natural Gas Safety

- ***If you smell gas (a rotten egg smell), immediately evacuate the building and call Atlanta Gas Light Company at 770-907-4231 in Metro Atlanta or outside Metro Atlanta at 1-877-427-4321 or the fire department from a neighbor's phone. Do not remain in the building, use the telephone or lights or try to find the source of the leak.***
- Have at least one working carbon monoxide detector for each level of your home. If you need to purchase a detector please contact one of our customer service representatives.
- Gas appliances should have a clear, steady blue flame. Small occasional amounts of yellow and orange are normal. The only exception is a natural gas fireplace designed to have yellow flames.
- Never use a gas oven or range top as a space heater.
- Never cover the temperature controls, air openings or vents of an appliance.
- Keep range and oven burners clean. Never line the oven completely with foil.
- Never try to repair or install a gas appliance yourself.
- Never let a home handy-person try to do the job for you.
- Water can damage the internal safety mechanism in gas controls of an appliance. If you suspect water damage, have a trained technician replace them immediately.
- Turn off gas fireplaces and space heaters before going to bed or leaving home. They're not intended as a main source of heat.
- Gas appliance connectors (the flexible, corrugated metal gas tubing) should be checked by a qualified appliance service contractor periodically. They can be hazardous due to deterioration, excessive movement, bending or corrosion. Connectors made 30-40 years ago may be risky.
- Never attach electrical grounding wires to gas piping.
- Set water heater thermostats to 125 degrees or lower to prevent scalding.
- Keep the space around furnaces and water heaters clean and clear of build-up, rags, newspapers and other debris.
- Never use or store combustibles such as gasoline, aerosol cans, paints, solvents, household cleaners, pool chemicals or similar products near any fuel burning equipment.
- Be aware of where gas (and other utility) lines are buried, especially when working in your yard.

Always call before you dig, 770-623-4344 in Metro Atlanta or 1-800-282-7411 toll free.

Services

With convenient billing options offered by Coweta-Fayette EMC Natural Gas, you have the power to choose. Contact our customer service representatives for more information.

Consolidated Billing

If you're a Coweta-Fayette EMC electricity customer, we offer the simplicity and convenience of one monthly energy bill.

Levelized Billing – Residential Customers

With levelized billing, you'll pay exactly what you ordinarily would for natural gas, but we'll help you fit the energy bill into your budget. A levelized bill is the average of your bills over the past twelve months. It brings your highest bills down and your lowest bills up to nearly the same amount each month. By smoothing out the bills, you won't have to deal with higher payments during the heating season, and the holidays.

PAYMENT OPTIONS

Automatic Bank Draft

The hassle-free way to pay your bill. Coweta-Fayette EMC automatically drafts your bank account on the bill's due date and then sends a statement showing natural gas use for the month.

Credit Card

Coweta-Fayette EMC accepts Visa, MasterCard or Discover for phone, walk-in or Internet payments.

E-check

Don't like credit cards? You can pay on the Internet by using e-check.

Internet

View your bill and pay by credit card or e-check at www.cfemcnaturalgas.com. Call a customer service representative to apply for your “Personal Identification Number (PIN)” for access to your account on line.

Mail

Use the bill stub and envelope included with your natural gas statement and pay by check or money order.

Phone

Call and pay by credit card.

In Person

Walk in our offices or one of the following locations and pay by cash, check, money order or credit card:

Offices:

Palmetto Office, 807 Collinsworth Road, Palmetto, GA 30268 Phone (770) 502-0226

Newnan Office, 390 North Hwy. 29, Newnan, GA 30264 Phone (770) 502-0226

Fayette District Office, 103 Sumner Rd., Fayetteville, GA 30214 Phone (770) 502-0226

Participating Banks:

Bank of Coweta in Newnan and Senoia

Regions Bank in Newnan

RBC Centura in Palmetto

You'll receive a statement no more than 30 days after AGLC reads your gas meter. Your bill is due 21 days from the billing date. If that day is a weekend, it's due the next regular working day.



Gas Leak? Call Atlanta Gas Light
770-907-4321 or 1-877-427-4321

JOHN O SAMPLE
111 SOME NICE PL
FAIRBURN GA 30213-6060

Service Location: 111 SOME NICE PL
Phone Number: (770) 555-1234

Message Center: We are happy to have you as a customer.

Bill Type Normal

Questions? Call Us
770-502-0226 or 1-877-746-4362

Customer Service
Monday – Friday, 8:00 a.m. to 5:00 p.m.
www.cfemcnaturalgas.com

Rate Plan: Variable
Rate Plan Expiration: N/A

Your Account Number	Statement Date	Total Due Now	Due Date
12345678902	03/02/2011	\$513.37	03/22/2011

Explanation of Charges

Previous Balance \$253.69
Payments Received on 02/20/2011 -\$160.00
Previous Unpaid Balance \$253.69

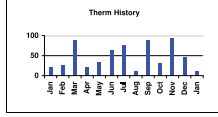
Current Charges

Gas Charges \$203.52
AGL Base Charge for March \$33.22
Customer Charge \$5.95
Sales Tax \$16.99
Total Gas Charges \$259.68

Total Current Charges \$259.68
Total Amount Due \$513.37

After Due Date Pay \$523.37
Current bill due date does not apply to previous balance due date.

BILL IS DELINQUENT AFTER DUE DATE



Payment options include:
Automatic Bank Draft Credit Card
Automatic Credit Card Draft E-Check
Phone Internet

Late Payment Notice: If payment is not made by the due date, balances on gas accounts will incur the greater of a 1.5% or \$10.00 service charge.

Return Check Fee: Account will be charged a \$25.00 fee if your check is returned from the bank unpaid.

Calculation of Gas Charges	Begin Read	End Read	CFFs Used	Therm Factor	Therms Used	Price Per Therm	Gas Charge
	3240	3448	= 208	x 1.017000	= 212.000	x 0.9600000	= \$203.52

AGL Number	DDDC Factor	AGL Meter Number	Service From	Service To	Days of Service
1234567890	1.792	123456789012	01/08/2011	02/07/2011	30

Click here for more information on reading and understanding your new bill

A \$10.00 service charge or 1.5% of the past due amount, whichever is greater, will be added if payment is not received by the DUE DATE. A late fee shall not apply to a customer's account if the past due balance is less than \$50.00. If the arrears amount remains unpaid after getting the next month's bill, a notice will be mailed. You have fifteen days from the notice to pay the bill. Accounts not paid after the fifteen day notice may be subject to disconnection.

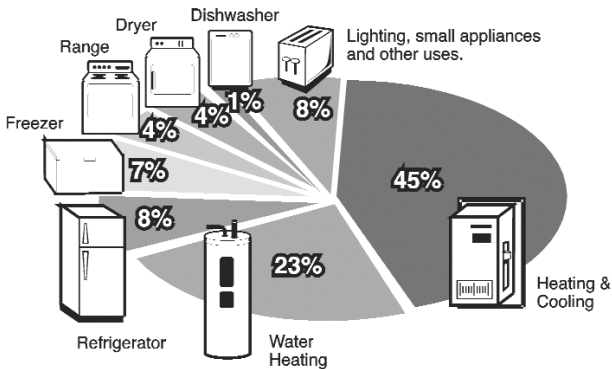
You have at least 45 days from billing to disconnection. Please call us if you foresee difficulty in making a payment so our customer service representatives can assist you with payment arrangements.

See Terms of Service beginning on page 8 for more detailed information.

Gas Rates

Coweta-Fayette EMC Natural Gas offers both fixed and market rate plans. You can lock in pricing for a set time or choose the monthly market price. Call us or check www.cfemcnaturalgas.com for the latest pricing.

Wise Energy Use



The graph above shows the major energy users in the average home. Heating and cooling, along with water heating, make up most of your energy bill. Fine tuning these two areas will make the most dramatic impact on what you pay each month.

Coweta-Fayette EMC Natural Gas offers these tips for efficient energy use. Besides helping the heating and cooling system keep your home more comfortable, they'll also save money.

- Maintain the heating and cooling system. Keep the filter clean; trim brush from around the outdoor unit and move furniture and rugs from over vents inside the house. It's also a good idea to have a licensed contractor give the unit a tune-up and inspection. If your system is old, consider upgrading.
- Help the system do its job. In the summer, use ceiling fans. The moving air gives a wind chill effect and allows running the air conditioner at a higher setting without sacrificing comfort. In the winter, put on long sleeves or use a blanket. It's possible to save up to three percent for every degree higher you can set the thermostat during the summer. The same is true for every degree lower the thermostat goes during the winter.
- In the summer, move heat producing household chores to cooler parts of the day.
- Close blinds and drapes in the summer. Use window coverings to block the sun's direct rays on the east side of the building in the morning and the west side in the afternoon. Let the sun shine in during the winter for solar heating.
- Turn off lights. Surprisingly, a common light bulb gives off 90 percent of its energy as heat.

- Limit door and window openings all year and don't use whole-house fans in the summer while using air conditioning. The idea is to keep the outside air from coming inside.
- Weatherize the building. Make sure insulation and attic ventilation are adequate.
- Avoid comparing your present bill with the bill from a previous house. Homes turn out to be very different when it comes to energy features, construction techniques and the efficiency of the cooling equipment.
- Avoid comparing bills with a neighbor. No two families have the same energy habits and attitudes.
- Remember how hot or cold it might have been just a few weeks ago. The bill you get in the mail today is really a reflection of what took place up to five or six weeks ago. It's like your child's report card; the grades you see aren't for what they did today; it's a summary of the last several weeks.
- Your heating and cooling unit's filter may not be easy to access, but it's worth the effort. The filter on some units can be in the attic or crawlspace. Change or clean your filter (depending on the type) at least every other month.
- Have a licensed contractor check your cooling system for leaks. Leaky ducts can waste up to one-third or more of the cooling or heating your system produces. That means you'll pay one third more to heat and cool your home.

Terms of Service

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1.0 Service Availability

Coweta-Fayette EMC Natural Gas will provide natural gas commodity sales service and customer service for any person, firm, association, corporation or public body that is currently or will be served by Atlanta Gas Light Company's ("AGLC") natural gas distribution system.

Anyone switching from another gas marketer to Coweta-Fayette EMC Natural Gas will receive natural gas from Coweta-Fayette EMC Natural Gas beginning on the first day of the month following AGLC's switching of the customer from his or her existing marketer to Coweta-Fayette EMC Natural Gas.

New service connections will receive natural gas from Coweta-Fayette EMC Natural Gas beginning as soon as AGLC makes the connection and turns on the flow of gas through AGLC's meter.

1.1 Sign Up Procedures

1.1.1 New Customer Connects on the AGLC System

Customers who have a new natural gas service connection on the AGLC system where no previous natural gas account has been established for that location need only contact Coweta-Fayette EMC Natural Gas by phone, email, mail or in person and request natural gas service at that location. AGLC should have already set a meter before a request for service is made. Any fees that AGLC may charge for this connection will be passed along to the customer.

1.1.2 Customers Requesting a Marketer Switch

Customers requesting to be switched from an existing Marketer to Coweta-Fayette EMC Natural Gas may contact us either online at www.cfemcnaturalgas.com or by fax, mail or in person.

Once the request is received and confirmed, a marketer switch request will be submitted to AGLC for confirmation. Switches processed by AGLC prior to the 19th of a month will allow transfer to Coweta-Fayette EMC Natural Gas on the first of the next month. Switch requests that are not processed prior to the 19th of the month will be processed for service to start on the first of the second month.

Customers who are switched will receive a final bill from their previous marketer and a first month's bill from Coweta-Fayette EMC Natural Gas in the same month.

AGLC reads meters on a monthly reading cycle. For customers who switch marketers, the switch becomes effective

on the first of a month. AGLC will read the meter on the next cycle and then determine what the reading should have been on the first of the month when the switch was effective. This reading is the starting meter reading with the new marketer.

Because of the delay in receiving a starting meter reading from AGLC, the first month's bill from Coweta-Fayette EMC Natural Gas will likely include only the AGLC Base Charge and Coweta-Fayette EMC Natural Gas's Customer Service Charge. First month billing may not contain any charges for gas usage (Commodity Charge). The second month's bill will contain the gas usage from the starting reading on the first day of the first month of service until the meter reading in the second month of service.

1.2 Termination of Service

Customers desiring to terminate service due to a move to a new location can do so by writing, e-mailing, calling or visiting an office of Coweta-Fayette EMC Natural Gas. Customers desiring to switch marketers can simply contact the new marketer of their choice.

2.0 Delivery

Coweta-Fayette EMC Natural Gas will arrange for delivery of natural gas to the delivery point where AGLC, the local distribution company ("LDC"), receives gas from the interstate pipeline companies including East Tennessee Gas Pipeline, Southern Natural Gas Company, Tennessee Gas Pipeline and Transcontinental Gas Pipeline Corporation. The natural gas will then be delivered from the various delivery points to the customer via the AGLC distribution system.

3.0 Credit Worthiness Requirement

3.1 Minimum Credit Worthiness Standard

Coweta-Fayette EMC Natural Gas may establish, and from time to time change, a minimum credit worthiness standard for receiving service. For residential customers, the standard will be based on a Fair Isaac credit report score. For commercial customers, proof of comparable credit worthiness may be provided from other standard credit reporting services (Dun and Bradstreet, Moody's, S&P).

Individuals with scores below the minimum standard will be referred to other marketers or the Regulated Marketer for service. Customers may request information on checking their credit information that will include the names and numbers of the credit reporting companies.

3.2 Security Deposit

A service security deposit may be collected in advance of commencing any service with respect to which Coweta-Fayette EMC Natural Gas determines that such deposit is needed to assure payment of the bill.

If a deposit is required, Coweta-Fayette Natural Gas will hold the consumer's deposit in an interest bearing account. Coweta-Fayette Natural Gas will pay interest on deposits held six months or longer equal to the rate paid by the financial institution where the escrow account is located.

The receipt for the deposit will show the following information:

- a. Name of customer/applicant
- b. Amount of deposit
- c. Date of receipt
- d. Name of marketer
- e. Current interest rate
- f. Address where service is to be rendered
- g. Statement of the terms under which the deposit may be refunded.

For residential customers, the cash deposit shall be refunded, with accrued interest, upon termination of service, less any amounts the consumer may then owe Coweta-Fayette EMC Natural Gas, within 60 days of notification of a marketer switch. After six consecutive months of gas service to the same customer at the same location if the bills have been paid promptly and regularly and if there is a zero balance the deposit will be refunded to the customer with accrued interest within 60 days.

For commercial customers, deposits are held until termination of service.

In determining the need for service security deposits, and in fixing the amount of such deposits, Coweta-Fayette EMC Natural Gas will give careful regard to the following factors:

- Type of service involved
- Risk involved in a new business enterprise
- The reputation of the involved premises
- The credit rating of the consumer
- History of connects, disconnects, and reconnects at the involved premises or for the involved consumer
- Any other factor having a realistic bearing on the consumer's financial dependability

3.2.1 Residential Deposit

The deposit amount for residential customers may be determined from the score of a Fair Isaac Credit Report.

3.2.2 Commercial/Industrial Deposit

A commercial business or industry (non-residential firm retail customer) may be required to pay a deposit amount not to exceed twenty percent (20%) of the estimated annual bill.

4.0 Service Fees

4.1 Customer Service Fee

Coweta-Fayette EMC Natural Gas will charge each account a monthly service fee of \$5.95 to cover the cost of billing, remittance processing, collections and other administrative aspects of account servicing.

4.2 Pass Through of all AGLC Charges

Coweta-Fayette EMC Natural Gas will pass through to the customer without modification all charges and credits assessed by AGLC to the customer or to their account(s). These include, but may not be limited to:

- Base Charge
- Senior citizen discounts
- Charges related to meters, metering and meter reading
- Charges related to seasonal customers
- Charges related to Turn Ons and Turn Offs
- Charges related to other AGLC provided services

AGLC charges will be identified as such on the bill.

4.2.1 Senior Citizen Discount Program

A program under the Georgia Public Service Commission provides eligible low-income seniors a monthly credit toward the AGLC base rate charges of their gas bill. To qualify for the discount, applicants must be at least 65 years of age and have a total annual combined household income not exceeding \$14,355.

Coweta-Fayette EMC Natural Gas also has a monthly discount available if you meet the above criteria. Customers may contact us either online at www.cfemcnaturalgas.com or by fax, mail or in person to obtain the required Senior Citizen Discount Program Application.

4.3 Price of Natural Gas

The retail price of natural gas will include the commodity price and a per therm charge for interstate pipeline and associated storage.

Natural gas will be sold to customers without specific contracts based on market price. Coweta-Fayette EMC Natural Gas will continually negotiate for the lowest possible wholesale cost of natural gas. The retail price of natural gas the customer is charged is detailed on the bill.

Prices in written contract arrangements are negotiated between the parties based on the length of the contract and the volume of gas involved. The agreed amount is stipulated in the contract and appears on the bill.

4.4 Late Fees

Accounts that remain unpaid as of the past due date will have a late fee of \$10.00 or 1.5% of the past due amount, whichever is greater, added to the account balance. A late fee shall not apply to a customer's account if the past due balance is less than \$50.00.

4.5 Collection Fees

Accounts that have a previous unpaid balance which remains unpaid as of the disconnect date on the delinquent notice will be subject to collection and/or disconnection. Coweta-Fayette EMC Natural Gas would make only one attempt at field collection after all other methods. Any AGLC fees relative to reconnection will be passed through to the customer.

4.6 Returned Check Fees

A. Non-Delinquent Accounts

When a check received in payment of a consumer's non-delinquent account is returned unpaid by the bank for any reason (not the fault of Coweta-Fayette EMC Natural Gas), Coweta-Fayette EMC Natural Gas will notify such consumer by letter allowing fifteen (15) business days for payment. A charge of \$25.00 will be added to the consumer's account to cover the additional cost involved in processing the returned check.

B. Delinquent Accounts

Returned checks received in payment of a consumer's delinquent account may be field collected. A \$25.00 charge for processing the check, plus the amount of the check, shall be paid in full with cash, money order, or certified funds, or service may be disconnected.

4.7 Required Disclosures

Whenever Coweta-Fayette EMC Natural Gas makes a retail natural gas offering to an individual customer, whether in response to an inquiry from that customer or as part of a marketer initiated contact, Coweta-Fayette EMC Natural Gas will disclose to the customer all charges that the customer may incur if the customer accepts the offering. This will allow customers to make informed choices regarding the purchase of natural gas services.

4.8 Cancellation Fees

Should a residential customer cancel a fixed rate agreement prior to the expiration date an early cancellation fee of \$100.00 (unless Coweta-Fayette EMC Natural Gas at its sole discretion waives the \$100.00 cancellation fee) can be charged. The early cancellation fee will not be charged to a customer who is a low-income residential senior citizen, who is 65 years of age or older and has a total annual combined household income of \$14,355.

Cancellation fees may be negotiated as part of a non-residential written contract that must be agreed to and signed by both parties.

5.0 Service Agreements

Coweta-Fayette EMC Natural Gas will provide natural gas to customers under a variety of service agreements. When the term “agreement” is used it is meant to include all agreements. When the term “contract” is used, it is meant to refer only to written agreements signed by both parties.

5.1 Market Price Agreements

Coweta-Fayette EMC Natural Gas will provide service based on market price for natural gas on a month to month basis. No signed contract will be required. All service fees specified in 4.0 above apply. On the market rate plan the price per therm of natural gas could change from month to month. Your bill will be based on our published price of gas on the beginning day of your billing cycle, which is the starting meter reading date.

The advertised and listed price per therm will include both Commodity Charges and Interstate Capacity Charges. The price will not include state and local taxes, AGLC Charges or Coweta-Fayette EMC Natural Gas’s Customer Service Charge of \$5.95 per month.

Your actual bill will vary based on the amount of gas you use and the price per therm during that monthly cycle. The AGLC Base Charge will also vary from month to month.

5.2 Fixed Rate Agreements

Coweta-Fayette EMC Natural Gas may offer fixed rate agreements at its sole discretion. Fixed rate plans are guaranteed for either 6 or 12 billing periods. A customer may cancel a fixed rate agreement without penalty within 72 hours after the customer has entered into the agreement. A cancellation fee will not be charged to the customer who terminates service to relocate to another residence if they do not change to another gas marketer. A cancellation fee will not be charged to the customer who is a low-income residential senior citizen, who is 65 years of age or older and has a total annual combined household income of \$14,355.

All service fees specified in 4.0 above apply. A fixed rate plan sets the price per therm at the time of the agreement and it will not change for an agreed upon period of time, usually twelve (12) billing cycles. The price per therm is based on the market cost of natural gas, the cost of buying the gas, and the transportation and storage costs. In addition, a fixed rate price may include the costs of various contracts as well as financial hedges to reduce the impact of price volatility in the market.

The advertised and listed price per therm will include both Commodity Charges and Interstate Capacity Charges. The price will not include state and local taxes, AGLC Charges or Coweta-Fayette EMC Natural Gas's Customer Service Charge of \$5.95 per month.

Your actual bill will vary based on the amount of gas you use during that monthly cycle. The price per therm will remain the same during the term of the agreement. The AGLC Base Charge also varies from month to month.

When the expiration date of a fixed term agreement is approaching, or when Coweta-Fayette EMC Natural Gas proposes to change its Terms of Service, Coweta-Fayette EMC Natural Gas will provide written notification clearly explaining your options at that point, including, but not limited to, the option to seek another marketer.

5.3 Contract Specifications

Coweta-Fayette EMC Natural Gas's contracts will be clear and easy to understand to the extent possible. Contact us for more information on negotiated contracts.

5.4 Landlord /Continuous Service Contracts

Coweta-Fayette EMC Natural Gas may offer, at its sole discretion, Continuous Service Agreements to landlords to allow for a continuous supply of natural gas when the rental units are not occupied.

5.5 Other Service Agreements

Coweta-Fayette EMC Natural Gas may offer, at its sole discretion, additional rate structures and service arrangements that from time to time make economic sense to both customers and Coweta-Fayette EMC Natural Gas. All details of these agreements will be provided in writing in a clear and easy to understand manner.

6.0 Calculation of Bills

6.1 AGLC Base Charges

Coweta-Fayette EMC Natural Gas will pass through to each account without modification the Base Charge assessed and determined by AGLC. If you are a marketer's customer on the 19th of the month, AGLC will pass-through the next month's base charge to your marketer and therefore will be billed to your account. Information on AGLC's calculation of the current Base Charge will be provided as available from AGLC or simply access their web site at http://www.aglc.com/content/rates_regulation/example_reg_res.xls

6.2 Natural Gas Charges

Coweta-Fayette EMC Natural Gas's per therm price of gas includes the commodity charge and the interstate pipeline charge, including associated storage costs.

6.3 Service Charge

Coweta-Fayette EMC Natural Gas will charge each account a monthly service fee of \$5.95 to cover the cost of billing, remittance processing, collections and other administrative aspects of account servicing.

6.4 Other Charges

Other charges on the bill may include such charges as:

- Late fees
- Collection fees
- Return check fees
- Any charges assessed by AGLC above the Base Charge

6.5 Credits

Payments and other credits may appear on the bill and reduce the total amount due. When an overpayment has occurred, the credit will usually be applied on the next bill but in any case it will be applied no later than 60 days after the overpayment has been acknowledged by Coweta-Fayette EMC Natural Gas.

6.6 Taxes

Taxes are calculated based on the natural gas charges and the applicable state and county tax rates.

6.7 Total Bill

The total bill should equal the sum of items 6.1 through 6.6. Customers should feel free to call Coweta-Fayette EMC Natural Gas with any question regarding their bill. Hours and locations are listed below in section 11.0.

7.0 Billing

7.1 Contents of Bill

Coweta-Fayette EMC Natural Gas's bills will contain sufficient information to allow customers to calculate and determine the accuracy of their bills. They will be written in clear and plain language. They will contain, at a minimum the following information when it is available:

1. Customer's name
2. Service address
3. DDDC
4. Current meter reading and date
5. Past meter reading and date
6. CCF used
7. Therms used
8. CCF to Therm conversion factor
9. Price of natural gas per Therm (including transportation)
10. Base charge (AGLC)
11. Service charge
12. Other charges
13. Taxes
14. Current balance
15. Amounts due from other periods
16. Total bill
17. Due date
18. Any late fees that may apply
19. Payment arrangement information

20. Toll free number for Coweta-Fayette EMC Natural Gas
21. Office hours and numbers (emergency phones are answered 24x7)
22. Emergency number to report a leak to AGLC
23. AGLC current account number
24. If more than one billing cycle, all charges will be separated by the meter read period

7.2 Billing Adjustments

Coweta-Fayette EMC Natural Gas reserves the right to include in a customer's subsequent bill, adjustments related to previous billing errors, meter read errors, miscalculation of taxes, and other errors or omissions.

7.3 Billing Period and Payment of Bills

All consumers shall be billed monthly. Statements will be prepared and mailed as soon as possible after the reading of the customer's meter is received from AGLC. It is noted that Coweta-Fayette EMC Natural Gas will obtain meter readings from AGLC. Coweta-Fayette EMC Natural Gas will not send estimated bills, unless the actual meter readings are not made available by AGLC, and in that event, such estimated bills will be limited to no more than two consecutive months.

All senior citizens are eligible to be placed on our special billing cycle that allows them to receive bills at the beginning of every month.

Coweta-Fayette EMC electric customers will have their natural gas charges included on and billed with their Coweta-Fayette EMC electric bill unless they choose not to. In this case the billing date for natural gas and electricity may be up to, but not more than, thirty (30) days after the gas meter is read by AGLC.

Bills are due twenty-one days from the date of mailing, provided such due date is a normal workday for Coweta-Fayette EMC Natural Gas. If it is not, then the bill shall be considered due on the next regular day of work.

7.3.1 Partial Payment on Combined Bills

Coweta-Fayette EMC electric customers paying less than the total combined gas and electric bill may specify how the payment is to be applied to the two account balances. If there is no specification, then partial payment on a Coweta-Fayette EMC electric customer's combined gas and electric bill will be equally applied to both bills.

7.4 Levelized Billing

A residential customer may be offered the option with Coweta-Fayette EMC Natural Gas's approval to use a Levelized Bill payment method. A Levelized bill is the average of your bills over the past twelve months.

7.5 Extension of Credit

Coweta-Fayette EMC Natural Gas may deviate from its policy on cut-off for delinquent bills only in accordance with the following standards:

- a. When it is determined that enforcement of the policy will constitute an undue hardship in relation to the amount of the delinquent bill, or that extension of credit for a fixed time, or arrangement for installment payment of the bill will not unduly impair Coweta-Fayette EMC Natural Gas's ability to effectuate final collection of the bill; or
- b. When the customer involved establishes to the satisfaction of Coweta-Fayette EMC Natural Gas that his/her failure to pay the bill has resulted from some mistake on Coweta-Fayette EMC Natural Gas's part or some mistake for which the customer was not responsible; or
- c. When to disconnect service might pose immediate danger to the customer or other persons due to illness or when the household is immediately and directly affected by a death; or
- d. When it is determined that the consumer has maintained a high credit rating with Coweta-Fayette EMC Natural Gas and the risk involved in extending the credit will not jeopardize the ability of Coweta-Fayette EMC Natural Gas to collect the full amount of the bill.

7.6 Low-Income Household Assistance

Federal grant funding has been set aside to help low-income families pay their gas bills. Aid is granted on a first-come, first-serve basis.

To qualify, household income cannot exceed 150 percent of the federal poverty level.

Qualified applicants should contact their local Community Action Agency, or DHR's Division of Family and Children Services at 404-657-3426 or 404-657-3427 in Metro Atlanta, or 1-800-869-1150 outside Metro Atlanta.

Other Sources of Aid: Heating Energy Assistance Team (H.E.A.T.) at 678-406-0212 and Project SHARE (a Salvation Army program) at 404-873-3101 in Metro Atlanta or 1-800-257-4273 outside Metro Atlanta.

8.0 Disconnect Policy

No residential gas utility service may be disconnected except for the following reasons:

- a. Upon consumer request;
- b. When service to the consumer constitutes an immediate hazard to persons or property;
- c. By Order of the Georgia Public Service Commission, any court, or any other authorized public agency;
- d. Violation of applicable utility or marketer rules and regulations approved by and filed with the Georgia Public Service Commission;
- e. A bill for past service is not paid within at least forty-five (45) days after the date of the bill, provided that said bill is rendered to the consumer in compliance with O.C.G.A. §§ 46-4-158.1, 46-4-158.2, and 46-4-160 and Commission Rule 515-7-6, is not for service to a previous occupant of the premise served, is not for the purchase of merchandise, appliances, or a non-gas utility and is not for service rendered at a different metering point.

8.1 Disconnect for Non-payment

If payment is not received when due, the customer will receive a disconnect notice (see 8.2) which will include a disconnect date and advise the customer that he/she has until the close of business on that disconnect date to pay the bill in full to avoid disconnection.

Payment of bills may be made by mail to:

Coweta-Fayette EMC Natural Gas
SEDC
P. O. Box 530812
Atlanta, GA 30353-0812

Or payment of bills may be made in person at any of Coweta-Fayette EMC's corporate offices in Palmetto, or at a district office in Newnan or Fayette County. Payments can also be made at the Bank of Coweta in Newnan and Senoia, Regions Bank in Newnan and RBC Centura in Palmetto. Payments can be made over the phone or online via credit card or e-check. Coweta-Fayette EMC Natural Gas will also make arrangements for bank drafts and credit card drafts.

Failure to receive a statement does not release the customer from payment obligation.

8.2 Limitations on Disconnection

8.2.1 Required Notification

Coweta-Fayette EMC Natural Gas will not request disconnection on any account for nonpayment of a bill that was not sent to the customer in a timely manner. Coweta-Fayette EMC Natural Gas will not request disconnection until a written notice of the proposed disconnection has been delivered at least fifteen (15) days prior to the date of disconnection. Such notice will include:

1. the earliest date for the proposed disconnection;
2. the amount due and the reason for the proposed disconnection;
3. a local or toll-free telephone number which the affected customer may call for information about the proposed disconnection;
4. a list of pay stations in the state, or a local or toll-free number for information on pay stations in the state where a cash payment can be processed for immediate posting to the consumer's account;
5. the procedure for preventing disconnection of service, including one wherein there may exist a medical emergency;

6. information concerning any programs known to Coweta-Fayette EMC Natural Gas which might assist the customer in paying the past-due bill including the division name and telephone number for information regarding heating assistance administered by the Department of Human Resources;
7. a statement that the customer is entitled to a least one reasonable payment arrangement in writing prior to disconnection, unless such customer failed to honor a previous payment arrangement. Such statement shall also state that the customer must contact Coweta-Fayette EMC Natural Gas in order to receive such payment arrangement; and
8. a statement that low-income residential consumers may transfer to the Regulated Provider without termination of service.

8.2.2 Personal Contact

Coweta-Fayette EMC Natural Gas will make a good-faith effort to make personal contact by phone or in person at least two (2) days prior to the proposed disconnection date if personal contact has not been made previously. Coweta-Fayette EMC Natural Gas will not prevent a customer from obtaining distribution and commodity sales service from another marketer or provider.

8.2.3 Disconnect Days

Proposed disconnection dates will only be on normal business days excluding Fridays. (It is noted that all actual disconnection will be performed by AGLC. It is further noted that all reconnects will be performed by AGLC).

8.2.4 Medical Conditions

Service will not be discontinued for non-payment of a bill to a residential customer who has a serious illness which would be aggravated by that provided that the customer notifies Coweta-Fayette EMC Natural Gas of this condition in writing, or orally with written notice within ten (10) days thereafter, and within ten (10) days of giving such initial notice must furnish, or cause to be furnished, to Coweta-Fayette EMC Natural Gas (on a form sent to the customer's health care provider by Coweta-Fayette EMC Natural Gas) a statement from a physician, county board of health, hospital, or clinic identifying the illness, its expected duration, and certifying that the illness would be aggravated by such discontinuance. In such event, the proposed disconnection shall be held in abeyance for the shorter of either the length

of the illness or one month from the date of such initial notice, and the customer may renew the postponement period one additional time by repeating the aforementioned procedure. If there is a dispute regarding the existence of a serious illness, the case may be referred to the Commission for final determination.

8.2.5 Seasonal Limitations

Service will not be discontinued to a residential customer for an unpaid bill between November 15 and March 15 if:

- a. The customer agrees in writing to pay the past-due balance including customer charges in equal installments for a maximum duration beginning with the first billing period after March 15 and concluding prior to the following October 15, unless the customer fails to comply with such an agreement;
- b. In addition, the customer agrees in writing to pay all bills by their due date for current service received after said agreement unless the customer fails to comply with such an agreement;
- c. The forecasted local low temperature for a 48-hour period beginning at 8:00 A.M. on the date of the proposed disconnection is below 32° Fahrenheit.

8.2.6 Other Limitations

Residential natural gas service may be disconnected provided that:

- a. The overdue bill is not for consumption for no more than two months as the result of previously estimated bills, unless the consumer has been given an amount of time to pay the bill equal to the amount of time in which the bill was estimated;
- b. The overdue bill does not include any charges different than that stated in the written disconnect notice;
- c. The overdue bill is not in dispute; and
- d. The overdue bill is not solely comprised of an unpaid deposit, unless it is for a deposit that was assessed either at the commencement of service with the marketer or within sixty (60) days from the commencement date of service.

Coweta-Fayette EMC Natural Gas will provide written notice at least fifteen (15) days prior to disconnecting any multi-family dwellings where the landlord or lessor is responsible for payment of the utility services. Such notice shall be personally served on at least one adult in each

dwelling unit or posted conspicuously on said premises when personal service cannot be made.

8.3 Reconnections

The actual reconnection of disconnected meters is solely the responsibility of AGLC. Coweta-Fayette EMC Natural Gas will notify AGLC when sufficient payment has been made to reconnect the service. Such notice will usually be transmitted to AGLC the same day the payment is posted but in any case, not later than the next business day. Coweta-Fayette EMC Natural Gas is not responsible for, nor can it control, the length of time AGLC takes to reconnect the meter.

If your gas service is shut off for nonpayment, you will be required to pay all past due amounts before service with Coweta-Fayette EMC Natural Gas is restored. In addition, residential customers will be charged an AGLC Service Connection Charge plus a service deposit of \$150. Commercial customers will also be required to pay an AGLC Service Connection Charge plus a deposit amount not to exceed twenty percent (20%) of the estimated annual bill.

9.0 Complaint/Dispute Resolution

9.1 Notification of Procedures

Coweta-Fayette EMC Natural Gas's bills contain information including the names, business addresses, e-mail and Internet addresses, telephone and facsimile numbers of personnel to contact with customer complaints, as well as the telephone number for the Consumer Affairs Division of the Commission and the Consumers' Utility Counsel Division of the Governor's Office of Consumer Affairs.

9.2 Procedures

Customers with questions about the accuracy or correctness of a bill and complaints or disputes should contact Coweta-Fayette EMC Natural Gas immediately by phone, mail, e-mail or in person. All customer service representatives (CSRs) are authorized to work with customers in addressing their concerns. Customer service supervisors are available, although not necessarily immediately, to work with situations CSRs cannot resolve.

Coweta-Fayette EMC Natural Gas will investigate and respond to complaints and disputes within one (1) business day. If the investigation will require additional time, that will be explained in the response. Additional time may be required if the charges in question are AGLC charges or

involve meter readings provided by AGLC.

Customers who feel the resolution of the dispute is not acceptable may file a complaint with the Georgia Public Service Commission and/or with the Consumers' Utility Counsel Division of the Governor's Office of Consumer Affairs.

9.2.1 Arrangements

Coweta-Fayette EMC Natural Gas will work with customers making good faith efforts to pay their bills. Payment arrangements can normally be made by calling the office. Payment arrangements may not be made if the customer has failed to honor previous payment arrangements.

Notwithstanding the forgoing, customers are entitled to at least one reasonable payment arrangement in writing prior to disconnection, unless such customer failed to honor a previous payment arrangement. The customer must contact Coweta-Fayette EMC Natural Gas to request such an arrangement.

9.2.2 Billing Errors

Whenever Coweta-Fayette EMC Natural Gas discovers or has called to its attention a billing error or other mistake, Coweta-Fayette EMC Natural Gas shall have thirty (30) days to correct the billing error from the date said error is reported to or acknowledged by Coweta-Fayette EMC Natural Gas. If Coweta-Fayette EMC Natural Gas does not correct the billing error, the burden of proof shall be on Coweta-Fayette EMC Natural Gas to show why the bill is correct. During the period the billing error is being disputed, Coweta-Fayette EMC Natural Gas shall neither impose a late fee or penalty on the disputed amount nor initiate an action to disconnect the customer's service or collect on the past due balance, if the disputed amount constitutes the total amount of the past due balance.

9.2.2 Time Allowance

Any customer who receives bills for legitimate services that Coweta-Fayette EMC Natural Gas failed to charge or undercharged shall be given at least 90 days from the date a correct bill is sent to pay the correct amount, and no late charges or interest may be charged on the corrected amount during the 90 day payment period.

Customers with bills that were not timely billed shall be given twenty-one days from the date of mailing, provided such due date is a normal workday for Coweta-Fayette EMC Natural Gas. If it is not, then the bill shall be considered due on the next regular day of work.

9.3 Right to Assistance

You have the right, if you are not satisfied with Coweta-Fayette EMC Natural Gas's response to your inquiry, to contact the following agencies:

Georgia Public Service Commission
244 Washington Street, SW
Atlanta, GA 30334
404-656-4501
Out of the Atlanta area - 800-282-5813
Fax: 404-656-2341
www.psc.state.ga.us

10.0 Disclosure Statement

These Terms of Service include by reference a disclosure statement that is included in the mailing of these Terms of Service and that is available online at www.cfemcnaturalgas.com or by request.

11.0 Offices and Hours

Coweta-Fayette EMC Natural Gas's Headquarters Office is at Palmetto, Georgia. Additional offices are located in Coweta and Fayette Counties, Georgia. All offices are open for business between the hours of 8:00 A. M. and 5:00 P.M. Monday through Friday, except Holidays.

Customer service personnel may be reached between the hours of 8:00 A.M. and 5:00 P.M. Monday through Friday, except Holidays by calling, 770-502-0226; or 1-877-746-4362.

Emergency customer assistance is available 24 hours a day seven days a week through these numbers.

All service related to the pipes, meters and gas lines are handled only by Atlanta Gas Light Company. Emergency gas service is available through AGLC by calling 1-877-427-4321 or 770-907-4231.

Long distance calls concerning Coweta-Fayette EMC Natural Gas business will be accepted on a collect basis only in emergency situations.

12.0 No Prejudice of Rights

The failure by Coweta-Fayette EMC Natural Gas to enforce any of the terms of these Terms of Service shall not be deemed as a waiver of Coweta-Fayette EMC Natural Gas's right to do so.

The statements, representations and provisions contained in this edition of the EMC Natural Gas Handbook replace and supercede all provisions contained in any previous edition. NOTE: EMC Natural Gas reserves the right to change any provision contained herein as it deems necessary and prudent, without prior notice.

Printed May 2009

OUR CUSTOMER SERVICE REPRESENTATIVES
ARE EAGER TO GIVE YOU PROMPT,
PERSONAL SERVICE.

Contact Us

Hours

Front Counter

Weekdays, 8 AM to 5 PM

Call Center

Weekdays, 8 AM to 5 PM

Gas leaks and emergencies only:

24 Hours, 365 Days-

Call Atlanta Gas Light-Inside Metro Atlanta 770-907-4231;

Outside Metro Atlanta 1-877-427-4321

Office Phones and Locations

Palmetto Office

770-502-0226 • 770-251-9788 (fax)

807 Collinsworth Road, Palmetto

Newnan Office

770-502-0226 • 770-251-9788 (fax)

390 North Hwy. 29, Newnan

Fayette Office

770-502-0226 • 770-251-9788 (fax)

103 Sumner Road, Fayetteville

Toll Free

1-877-RINGEMC (1-877-746-4362)

Foreign Language Interpretation Available

Internet

www.cfemcnaturalgas.com

Mail

Bill Payments Only

Coweta-Fayette EMC Natural Gas

SEDC

P.O. Box 530812

Atlanta, GA 30353-0812

All Other Correspondence

Coweta-Fayette EMC Natural Gas

Attention: Customer Service Supervisor

807 Collinsworth Road

Palmetto, Georgia 30268



807 Collinsworth Road
Palmetto, Georgia 30268

Telephone 770-502-0226
Facsimile 770-251-9788

A Subsidiary of Coweta-Fayette EMC