Financial Assistance.

For customers in need of assistance with payment of electric service bills, funded financial aid may be available. Local assistance information can be provided by calling **1-800-ENTERGY** (1-800-368-3749).

Also, information is available from:

- The Texas Dept. of Housing and Community Affairs (TDHCA) (877) 399-8939
 www.tdhca.state.tx.us/community-affairs/ceap/index.htm
- TDHCA Main Office P.O. BOX 13941 Austin, TX 78711-3941 (512) 475-3800
- Or the PUCT

Disconnection of Services _

If your electric bill has not been paid or a deferred payment plan has not been established within 26 days after the bill has been issued, your service may be disconnected.

However, ETI must give proper notice of discontinuing service. This notice shall consist of a separate mailing or hand delivery at least 10 days prior to the stated date of disconnection.

ETI also has the right to discontinue service after proper notice for reasons other than past due accounts. Those reasons include but are not limited to the following:

- Violation of ETI's rules pertaining to the use of service in a manner which interferes with the service of others or the operation of non-standard equipment. However, ETI must first notify you of the problem and provide you with a reasonable opportunity to correct the situation.
- Failure to comply with deposit or guarantee arrangements.
 The following reasons can result in your disconnection without the 10 day prior notice from ETI:
- A known dangerous condition exists which poses a health or safety hazard.
- If someone has tampered with the meter or equipment, or if someone has attempted to bypass a health or safety hazard.

If service is disconnected, call **1-800-ENTERGY**. Service will be restored promptly after payment of the entire amount due (including any amounts calculated for usage if a tampering or meter bypass has occurred) and a reconnection fee and/or the dangerous condition has been corrected or corrective measures to stop the tampering or meter bypass have been taken. An additional deposit may be required.

Service is disconnected only when ETI personnel are available to reconnect that service promptly.

If You Have a Problem.

At ETI, we're ready to work with you on any problem you may have with your electric bill or service. We believe that you have a right to be fully informed about your electric bill and your electric service.

If you think there has been an error on your billing, or if you have a question about your account, or to report a service problem, we have personnel trained to help you. They can be reached by calling **1-800-ENTERGY** or **1-800-90UTAGE** (1-800-968-8243) to report an outage.

You have a right to file a complaint with ETI. The complaint will be investigated and the results reported to you. Our representatives are trained to act on your problem. The supervisor of the person who helped you with your problem is also available, upon request, to provide further assistance.

In Case of a Dispute _

If there is a dispute between you and ETI regarding any bill for electric service, and if you are not satisfied with the results of the ETI's investigation, you have the right to contact the PUCT about your dispute. The PUCT encourages all inquiries to be made in writing as well.

The address is:

Public Utility Commission of Texas/Consumer Protection Division P.O. Box 13326 Austin, TX 78711-3326

(512) 936-7120

(888) 782-8477 - In Texas (toll-free)

(512) 936-7003 - Fax Number

(512) 936-7136 - TTY

(800) 735-2988 - Relay Texas Teletypewriter (TTY) for the deaf

Email address - customer@puc.state.tx.us Internet address - www.puc.state.tx.us

In the case of a disputed bill, you will not be required to pay any disputed portion, pending the determination of the dispute. Customers are obligated to pay the non-disputed portion of the bill. Disconnection for disputed bills will be delayed, pending determination of the dispute.

Esta informacion tambien puede adquirida llamando al numero de telefono **1-800-ENTERGY** (1-800-368-3749).



entergytexas.com

A message from Entergy Texas, Inc.

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Esta informacion tambien puede adquirida llamando al numero de telefono 1-800-ENTERGY (1-800-368-3749).

An Important Message About Your Rights As A Customer Of Entergy Texas, Inc.

The following information will outline your right to information and your rights and responsibilities concerning your electric services and rates from Entergy Texas, Inc. (ETI).

We hope this pamphlet gives you a good understanding of your rights and responsibilities.

Rates and Service Rules

Our rate schedules are available for your inspection at our corporate offices in Beaumont, Texas. A copy of the rules applicable to your electric service, as filed with the Public Utility Commission of Texas (PUCT), is also available for your inspection.

In addition, copies of these rules and rate schedules are available to you at our cost of reproduction. Our tariffs are also available at our web site (entergy-texas.com). Look for the link under "Residential Customers" then "View Energy Price Information" or "Business Customers" then "Energy Price". You can also find the service rules at the PUCT web site at www.puc.state.tx.us under Rules and Laws — Substantive Rules — Electric.

Deposit Rules _____

Electric utility customers use electrical service before paying for it. Each month, your bill reflects your usage during the previous month. For this reason, new customers may be required to make a refundable security deposit, which guarantees the payment of any bills you may eventually owe us. This deposit helps protect both ETI and customers from those who use electricity and then leave without paying for it.

The initial deposit is never greater than an amount equivalent to one-sixth of the estimated annual billing. When no usage history is available, an estimate based on type of service is used to calculate an average month's billing. In some cases, the security requirement can be met without paying the deposit.

If you are a new customer, you may not have to pay a deposit if you:

- Have been a customer in good standing with another electric utility
 within the past two years. "Good standing" means you are not
 delinquent in paying your account, were not late in payment more
 than once during the last 12 months, and never had service
 disconnected for non-payment.
- Furnish in writing a satisfactory guarantee that your bills will be paid.

(continued on inside)

If you are a new customer, you may not have to pay a deposit if you:

- Demonstrate a satisfactory credit rating by providing credit cards, letters of reference from creditors, the names of credit references we can contact quickly and inexpensively, or proof of substantial property ownership.
- Are at least 65 years old and have not had an outstanding account balance with us or another electric utility in the last two years.

For non-residential customers, security for the amount of the deposit may be guaranteed by a surety bond or an irrevocable letter of credit from a bank satisfactory to ETI.

You are paid interest on the amount held for deposit. The amount of interest on deposits is established annually by the PUCT. If the deposit is refunded during the calendar year, the interest earned to the date that service was discontinued will be credited to your bill.

An initial deposit may not be required from an existing customer unless the customer was late paying a bill more than once during the last 12 months of service or had service disconnected for nonpayment. The customer may be required to pay the deposit within 10 days after issuance of a written disconnection notice that requests such deposit. Instead of an initial deposit, the customer may pay the total amount due on the current bill by the due date of the bill, provided the customer has not exercised this option in the previous 12 months.

An additional deposit may be required if the average of the customer's actual billings for the last 12 months are at least twice the amount of the original estimated annual billings and a disconnection notice has been issued within the last 12 months. Instead of an additional deposit, the customer may pay the total amount due on the current bill by the due date of the bill, provided the customer has not exercised this option in the previous 12 months. ETI may disconnect service if the additional deposit is not paid within 10 days of the request, provided a written disconnection notice has been issued to the customer. A disconnection notice may be issued concurrently with either the written request for the additional deposit or current usage payment.

Customers receive deposit refunds in one of two ways:

- If service is not connected, or when it is disconnected, the deposit
 will be promptly refunded plus any accrued interest. If you have
 any unpaid bills for service already furnished, the amount will be
 deducted. Please note that transfer of service from one location to
 another within ETI's service area is not considered a disconnection.
- When a residential customer has paid bills for 12 consecutive months (24 consecutive months for non-residential customers) without having service disconnected for non-payment and without being late in paying bills more than twice, we will refund your deposit provided your current bill is not delinquent. The refund will be prompt, will include accrued interest, and can be either in the form of a check or a credit on your bill. If you had provided us with a letter of guarantee, it will be canceled. If a customer does not meet one of these criteria, the deposit and interest will be retained.

Service Without Discrimination ___

ETI provides electric service without discrimination as to race, nationality, color, religion, sex or marital status. The creditworthiness of spouses established during shared service in the 12 months prior to a divorce will be applied to both spouses for 12 months after a divorce.

Also, if you are a disabled customer, a caretaker of a disabled customer, or a critical load residential customer, please let us know about your condition/status. We will inform you of any additional rights/benefits you may have and provide you with the appropriate forms. Hearing impaired customers may contact the PUCT at the phone number for the PUCT's teletypewriter listed at the end of this pamphlet.

Your Meter _____

You have the right to have your meter tested for accuracy. ETI will test your meter, at your request, either at the meter's location or in ETI's test facilities. The first test comes at no charge. However, if you ask for a second test within four years, ETI may charge a fee as reflected in its approved tariff. This fee will be charged only if the meter, after being tested, is found to be within established accuracy standards.

If you want to read your electric meter, please do. It's an instrument that is easy to read. You'll find four or five dials, with each dial representing one number in the reading. Read the dials left to right. When the arrow is between two numbers, always read the lower number, except when the arrow is between zero and nine, then always read the nine. If you need further help or instruction on reading your meter, please refer to the back of your bill.

By reading your meter at the same time each month and subtracting the previous month's reading, the difference will give you a fairly accurate representation of your electric use for the month. ETI must have access to its meter and other equipment in order to maintain, repair and replace such equipment and to read the meter, even if you read your own meter.

Payment of Bill _

From the time your bill is issued, you have at least 16 days to pay before the current bill is past due. The past due date is shown on the bill. For your convenience, we have designed a number of ways for you to pay your bill. You can mail it, use Pay by Phone with a credit card, debit card, or checking account, use Automatic Bank Draft, use My Account Online or a Quick Payment Center. Please call **1-800-ENTERGY** (1-800-368-3749) or go to entergy-texas.com for Quick Payment Centers in your area or for information about Pay by Phone, My Account Online or the Automatic Bank Draft Program.

If you are a governmental entity as defined in the Texas Government Code, the Prompt Payment Act shall apply with respect to certain requirements associated with the payment of bills. If you are a governmental entity as defined in the Texas Government Code, please advise us immediately of such.

Deferred Payments _____

If you contact us regarding difficulty in paying bills, we offer a deferred payment plan to any residential customer who has expressed an inability to pay all of a bill. This option is provided when the customer has not received more than two termination notices during the preceding 12 months. In other cases, ETI will determine, on an individual basis, if a deferred payment plan will be offered.

Once an agreement is made, a copy of the agreement will be sent to you. If the customer's economic or financial circumstances change substantially during the term of the agreement, we may renegotiate its terms.

Optional Billing Plans _____

To help you budget your electrical service, we offer Level Billing and Equal Pay upon request.

• Level Billing:

Level Billing evens out your bills so you pay roughly the same amount each month. It does this by shifting some of your costs during high usage periods to low usage periods. For example, if summer air conditioning drives up your electrical usage, with Level Billing you will not pay the entire amount during the summer months. Rather, some of the charges will be shifted to the fall and winter months when your usage is lower. Level Billing amounts will vary each month, although not by a large amount.

If you sign up for Level Billing, we will read your meter each month and then calculate the exact amount you owe for each month's service, just as if you were on normal billing. This amount is then added to your previous 11 month's actual bill amounts and divided by 12 (months). If you have any debit or credit between your actual bill amount and the budget bill amount from a previous month, one-twelfth of this accumulated difference is added to the Level Bill amount and rounded to the nearest whole dollar. This total is your bill for the month. This means you pay about one-twelfth of your annual energy bill each month, leveling out your highs and lows by averaging your most recent 12 monthly bills.

• Equal Pay Plan:

With this plan, your bill is exactly the same for each of the 12 months each year. Your monthly payment will be based on a 1/12th average kWh usage for the previous 12 months times the current applicable rate. On the anniversary date of your participation in this plan, your monthly payment will be recalculated for the next 12-month period. The new monthly payment will be recalculated based on the previous 12 months kWh usage plus 1/12th of the accumulated difference at that time. In this manner, your monthly Equal Pay amount will be adjusted to track your actual usage.