



YOUR RIGHTS AS A CUSTOMER

This document summarizes Your Rights as a Customer, and is based on customer protection rules adopted by the Public Utility Commission of Texas (PUC). These rules apply to retail electric providers (REPs). You may view the PUC's rules at www.puc.state.tx.us/rules/subrules/electric. Contact information is shown below on page 4 of this document.

RIGHT OF RESCISSION. For switch requests, until midnight on the third federal business day after you receive the Terms of Service, you have the unconditional right to rescind your contract without penalty or fee of any kind, other than the cost of any electricity you have used. The right of rescission does not apply if you are requesting a move-in. The Terms of Service has details on how to rescind your contract.

UNAUTHORIZED CHANGE OF SERVICE PROVIDER. A REP must obtain your verifiable authorization before switching your electric service. If you believe your electric service has been switched without your authorization, you may request the REP provide you with a copy of your authorization. The REP must submit this to you within 5 business days of your request. If you are not satisfied with the response, you may file a complaint with the PUC at the address provided below on page 4 of this document. Upon receipt of a complaint filed with the PUC, the REP must respond within 21 days of receipt of the complaint, providing all documentation relied upon by the REP to authorize the switch, and corrective actions taken to date, if any.

If a REP is serving your account without proper authorization, they must work with other market participants to take all actions necessary to return you to your original REP as quickly as possible. Your original REP has the right to charge you at the price disclosed in your terms of service from either the date you are returned to your original REP, or any prior date chosen by your original REP for which that REP had the authorization to serve you. The REP that served you without proper authorization shall, within five days from the date that your service is returned to your original REP, refund all charges paid for the time period the original REP ultimately charges you. In addition, the REP that served you without your authorization is responsible for paying all charges associated with returning your service to your REP of choice. For periods that the unauthorized REP served you that are not charged to you by your original REP, the REP that served you without your authorization may charge you, but at a rate no higher than the rate you would have been charged by your original REP.

UNAUTHORIZED CHARGES. Before any charges are included on your electric bill or deducted from your current account balance, your REP must inform you of the product or service, all associated charges, how these charges will appear on your bill or statement of usage and payment and obtain your consent to accept the product or service. Your REP must provide you with a toll-free telephone number and address you may use to resolve disputes or ask questions about your bill or statement. If you believe you have received unauthorized charges, you may contact your REP to dispute such charges and may file a complaint with the PUC. Your REP is prohibited from terminating your electric service for nonpayment of an unauthorized charge or filing an unfavorable credit report against you for disputed unpaid charges that are alleged to be unauthorized, unless the dispute is ultimately resolved against you.

If the charges are determined to be unauthorized, your REP must cease the unauthorized charge and refund or credit all money you paid for any unauthorized charge within 45 days. If charges are not refunded or credited within 3 billing cycles, interest shall be paid to you at an annual rate established by the PUC until the charges are refunded or credited. You may request all billing records under the REP's control related to any unauthorized charges within 15 business days after the date the unauthorized charge is removed from your account. Your REP is prohibited from re-billing you for charges determined to be unauthorized.

LOW-INCOME CUSTOMER DISCOUNTS. REPs participate in state programs that offer rate discounts for qualified low-income customers.

FINANCIAL AND ENERGY ASSISTANCE. REPs must offer payment assistance to customers who express an inability to pay or need payment assistance. REPs must also offer average payment plans. If you receive food stamps, Medicaid, TANF or SSI from the TDHS or your household income is not more than 125% of federal poverty guidelines you may qualify for energy assistance from the Texas Department of Housing and Community Affairs (TDHCA).

PAYMENT ASSISTANCE PROGRAMS, DEFERRED PAYMENT PLANS AND OTHER PAYMENT ARRANGEMENTS. If you cannot pay your charges, call your REP immediately. Your REP may offer you a short-term payment plan that allows you to pay your charges after your due date, but before any additional charges are due or your account is exhausted. In addition, you may qualify for a "deferred payment plan" which may allow you to pay an outstanding amount due in installments. The REP may require an initial payment to initiate the agreement. Your REP must offer you a deferred payment plan unless you have received more than two disconnection notices during the past 12 months or you have been their customer for less than 3 months and do not have sufficient credit or payment history with another REP. All REPs must offer customers deferred payment plans for charges that are due during an extreme weather emergency and to customers who have been under-billed \$50 or more. A deferred payment plan

may include a penalty for late payment. If you do not fulfill the terms of the payment arrangement or deferred payment plan, your REP may request the TDU to disconnect your electric service.

DISCONNECTION OF SERVICE. For customers who do not pay their electric bill by the due date, the REP may request the TDU to disconnect the electric service after a required notification. If payment is received, or satisfactory payment arrangements are made prior to the service disconnection date, your REP will continue to serve you under the Terms of Service in effect prior to issuance of the notice.

In most cases, the REP must provide you with a written Disconnect Notice, which must be mailed to you separately (or hand-delivered) no earlier than the first day after the date your bill was due. The disconnection date must be 10 days from the date the notice is issued and may not fall on a holiday or weekend or day that the REPs personnel are unavailable to take payments and service can be reconnected. If you are an AMS prepaid customer, the REP must provide a disconnection warning at least one day and not more than seven days before your current account balance is exhausted. The REP is required to transmit disconnection notices by either mail or hand-delivery, unless you have agreed to receive disconnection notices by email.

Your REP may not order the disconnection of your service for any of the following reasons:

- failure to pay for electric service by a previous occupant of the premise if that occupant is not of the same household;
- failure to pay any charge unrelated to electric service;
- failure to pay a different type or class of electric service not included on the account's bill when service was initiated;
- failure to pay under-billed charges that occurred more than 6 months prior to the current billing (except theft of service);
- failure to pay any disputed charges until your REP or the PUC determines the accuracy of the charges and you have been notified of this determination;
- Failure to pay charges arising from an underbilling due to any faulty metering, unless the meter has been tampered with or unless such underbilling charges are due to non-compliant meters or meter tampering; or
- failure to pay an estimated bill unless the estimated bill is part of an approved meter-reading program or is based on an estimated meter read by the TDU.

Additionally, your REP may not order the disconnection of your service:

- if the REP receives notification by the disconnection date that an energy assistance provider will forward sufficient payment for you;
- for non-payment during an extreme weather emergency, and upon request, the REP must offer you a deferred payment plan for bills due during the emergency; or
- for non-payment if you inform the REP, prior to the disconnection date stated on the notice, that you or another resident of the service location have a critical medical need for electric service. However, to obtain this exemption, you must enter into a deferred payment plan with your REP and have the attending physician submit a written statement attesting to the necessity of electric service to support life. This exemption from disconnection shall be in effect for 63 days and may be applied for again after the 63 days has expired and the deferred payment plan has been fulfilled.

Your REP may order the disconnection of your electric service, with proper notice or warning, for any of the reasons listed below:

- failure to pay a bill owed to the REP or to make a deferred payment arrangement by the date of disconnection;
- failure to maintain a positive current account balance;
- failure to comply with the terms of a deferred payment arrangement or other payment agreement made with the REP;
- using service in a manner that interferes with the service of others or the operation of nonstandard equipment;
- failure to pay a deposit required by the REP; or
- failure of a guarantor to pay the amount guaranteed when the REP has a written agreement, signed by the guarantor, which allows for disconnection of the guarantor's service.

Under certain dangerous circumstances (such as unsafe electric line situations) a REP may authorize your TDU to disconnect your electric service without prior notice to you.

AVAILABILITY OF OTHER SERVICE PROVIDERS. If your service is disconnected, or you are notified that you are subject to disconnection of your electric service, you may obtain service from another REP; see the PUC website for information about other REPs.

COMPLAINT RESOLUTION. Please contact your REP if you have specific comments, questions or complaints. Upon receipt of a complaint, your REP must investigate and notify you of the results within 21 days. If you are dissatisfied with the results of the investigation, you may request a supervisory review, if available. Your REP must advise you of the results of the supervisory review within 10 business days of your request. If you are dissatisfied with the results of the investigation or supervisory review, you may file a complaint with the PUC or the Office of the Attorney General, Consumer Protection Division. Please include your name and account number, as well as an explanation of the facts and the resolution you desire in your complaint. For a complaint involving a disputed charge, your REP may not initiate collection activities or service disconnection or report the delinquency to a consumer reporting agency while the complaint is pending.

METER READING AND TESTING. You have the right to request a meter test. Your REP may submit this request to the TDU on your behalf. If a test is performed more than once in a four-year period, and the meter is determined to be functioning properly, then you may be charged a fee for the additional meter test(s) at the rate approved for your TDU. The TDU or REP will advise you of the test results, including the test date, testing person and, if applicable, the removal date of the meter. You have the right to be instructed on how to read the meter; contact your REP if you so choose.

REPORTING OUTAGES. To report a power outage or emergency, immediately contact the TDU in your area, or call the REP toll-free number. Contact information as provided below on page 4 of this document.

RESTORATION OF SERVICE. If your service has been disconnected for non-payment, you must contact the REP's customer service to arrange for a service reconnection. Your REP must receive your full payment of amounts then due and owing as shown on a disconnection notice, plus a reconnection fee (if applicable) to order the reconnection of your electric service. If your prepaid service was disconnected after exhausting your current account balance, you must replenish your account with a payment of up to \$75 plus any then past due amounts in order to reconnect your electric service. If your service was disconnected due to a dangerous situation, your service will be reconnected once you demonstrate that you have corrected the dangerous situation.

CRITICAL CARE RESIDENTIAL CUSTOMERS AND CHRONIC CONDITION RESIDENTIAL CUSTOMERS. If you or another person permanently residing at the service location has been diagnosed by a physician as being dependent upon an electric-powered medical device to sustain life, or has a serious life-long medical condition that requires an electric-powered medical device or electric heating or cooling to prevent the impairment of a major life function through a significant deterioration or exacerbation of the person's medical condition, you must communicate this need in writing to the REP. The REP can provide you with the eligibility determination form adopted by the PUCT, which you and your physician must complete and return to the REP. If you qualify for the critical care residential customer designation, it will be valid for one year. If you qualify for the chronic condition residential customer designation it will be valid for 90 days. The REP may send you a renewal application prior to the expiration of the designation. Qualification as a critical care residential customer or chronic condition residential customer does not relieve you of your obligation to pay for the services rendered.

SPECIAL SERVICES. A REP may offer special services for hearing-impaired customers and programs for customers with physical disabilities. If you have a physical disability or require special assistance regarding your electric account, please contact your REP to become qualified for any of these special services.

DO NOT CALL LIST. The PUC maintains a list of customers who do not want to receive telemarketing calls for electric service. To subscribe, call toll-free 1-866-TXNOCALL (1-866-896-6225) or visit the PUC website at www.puc.state.tx.us. Additionally, the PUC maintains a list of customers who do not want to receive telemarketing calls for other purposes. To subscribe, visit the Texas "No Call List" website at www.texasnocall.com/default.asp.

LANGUAGE AVAILABILITY. You may request to receive information from your REP in Spanish, or any language in which you were initially solicited. This includes the Terms of Service, Electricity Facts Label, Prepaid Disclosure Statement, Statement of Usage and Payment, bills and bill notices, information on new electric services, discount programs, promotions, and access to customer assistance. You will receive Your Rights as a Customer, termination and disconnection notices in English and Spanish, or English and your designated language if you have designated a language other than Spanish and were originally solicited in that language.

PRIVACY RIGHTS. Except as described below and in the PUC's rules, REPs may not release your proprietary customer information to any other person without your consent. This includes your name, address, account number, type or classification of service, historical electricity usage, expected patterns of use, types of facilities used in providing service, individual contract terms and conditions, price, current charges, billing records, or any information that the customer has expressly requested not be disclosed. Information that is redacted or organized in such a way as to make it impossible to identify the customer to whom the information relates does not constitute proprietary customer information. This prohibition does not apply to the release of your information under certain circumstances as required by law, including release to the PUC, an agent of your REP, consumer reporting agencies, law enforcement agencies or your TDU. A REP may also share this information with a third party for the purpose of marketing such party's products or services to you after you are provided an opportunity to opt-out of the release of your information. In addition, this prohibition does not apply to the release of prior historical usage upon request and authorization of a current customer or applicant of a premise.

Under no circumstances shall a REP or aggregator sell, make available for sale, or authorize the sale of any customer-specific information or data obtained. A customer or applicant may authorize a REP to request from the TDU the monthly usage of the customer's or applicant's premise for the previous 12 months. A REP shall, upon the request of an energy assistance agency, provide a 12-month billing history free of charge that includes both usage data and the dollar amount of each monthly billing. Upon the request of a customer, a REP shall notify a third person chosen by the customer of any pending disconnection of electric service with respect to the customer's account.

Young Energy, LLC d/b/a Payless Power REP Certificate #10110	PO Box 470457 Fort Worth, TX 76147 www.paylesspower.com CustomerService@PaylessPower.com
Customer Service	1-888-963-9363 Toll-Free Customer Service 1-888-963-9363 Hearing & Speech Impaired Customer Service 1-817-887-5754 Fax 1-817-887-5754 Hearing & Speech Impaired Fax
Outages and Emergencies (Contact the TDU in your area)	1-866-223-8508 AEP Texas 1-800-332-7143 CenterPoint 1-888-313-4747 Oncor 1-888-866-7456 Texas New Mexico Power
Texas Public Utility Commission	Consumer Protection Division P.O. Box 13326 Austin, Texas 78711-3326 http://www.puc.state.tx.us customer@puc.state.tx.us 1-512-936-7120 Direct 1-888-782-8477 Toll Free 1-512-936-7003 Fax