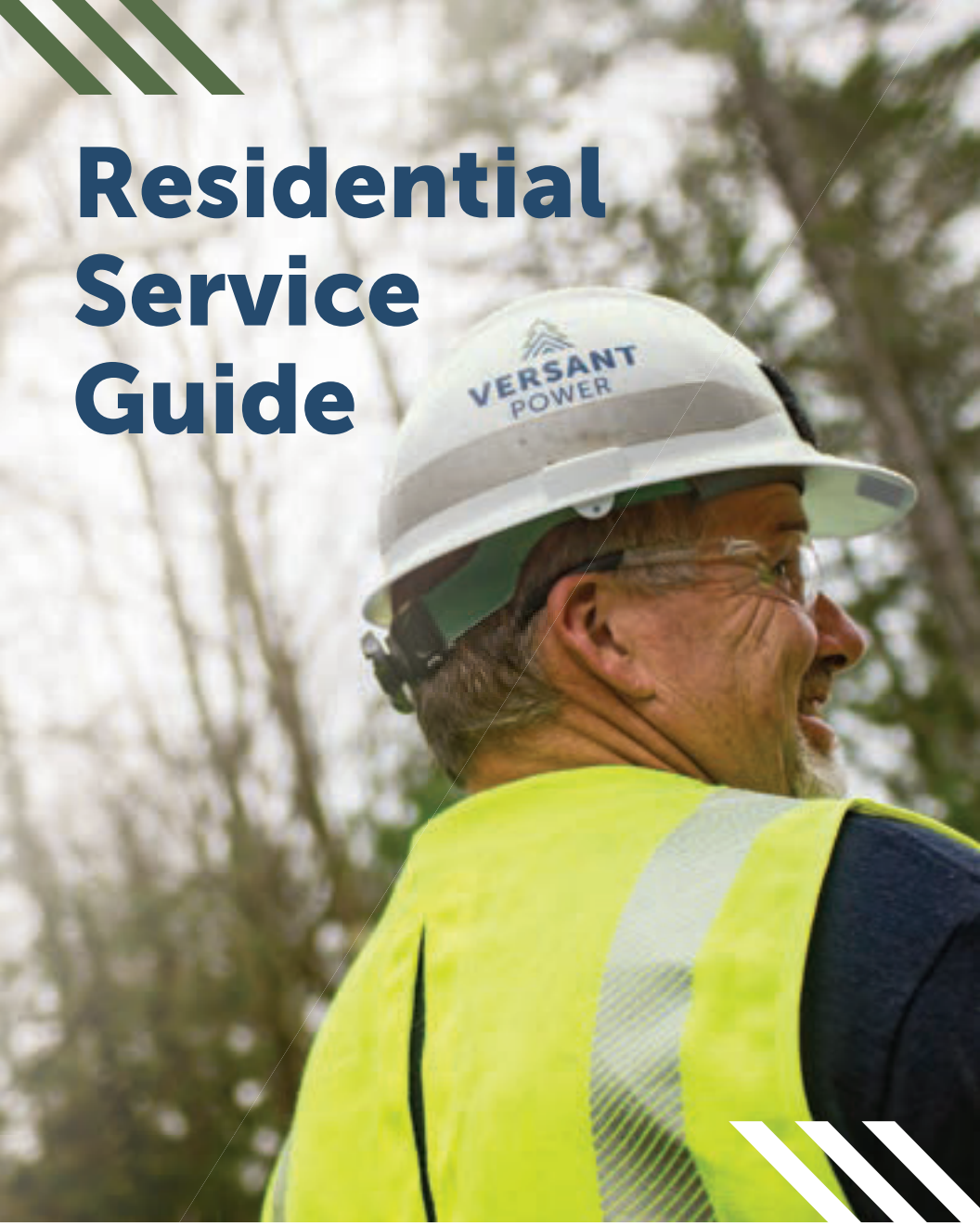
Residential Service Guide



Customer Rights and Responsibilities

Bangor Hydro District

VERSANT POWER

1-855-363-7211
versantpower.com

Welcome to Versant Power

We are pleased to be your electricity delivery company for Eastern, Downeast and Northern Maine.

As a new residential customer, you may have some questions about your electric service. We hope this book answers those questions.

If you wish to contact us, please call:

Customer Contact Center
Monday to Friday – 7:30 AM - 5:00 PM
(207) 973-2000
1-855-363-7211

You may also contact us at info@versantpower.com or by mail at P.O. Box 1209, Presque Isle, ME 04769-1209.

The Versant Power website, versantpower.com, also provides other valuable information such as energy saving tips, a quick check calculator, bill payment options, power outage information and the latest Versant Power news.

Versant Power is an electric utility wholly-owned by ENMAX Corp. which serves 159,000 customers in an area encompassing 10,400 square miles in northern and eastern Maine. Since 1924, Versant Power has been providing safe and reliable electric service to our customers.

Please do not hesitate to call or email us if you require assistance. We look forward to serving you.

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BILLS, PAYMENTS AND FINANCIAL ASSISTANCE

Cost of Service

When you contact us for electric service, a customer service representative will inform you about the basic or minimum service costs and any one-time costs, such as establishment fees.

If you have questions about the cost of your service, please call our Customer Contact Center at (207) 973-2000 or 1-855-363-7211.

Versant Delivery Service

Versant Power delivers electricity through its Transmission and Distribution (T&D) system. We construct and maintain the equipment and facilities — including poles, wires, and substations — needed to safely and efficiently deliver electricity to your home. We also provide metering and billing services.

Electricity charges for residential service are based on kilowatt-hour (kWh) usage. Per kWh rates charged for Distribution are approved by the Maine Public Utilities Commission (MPUC). Versant Power cannot change Distribution rates without the approval of the MPUC. You have the right to review and comment on our proposed rates during the MPUC approval process.

Transmission rates are established by the Federal Energy Regulatory Commission (FERC).

Electricity Supply

In addition to your T&D Delivery Service, you will also be billed for electricity supply, which comes from a third party provider. You may choose a Competitive Energy Provider (also called a Supplier), or you will be billed for service from the Standard Offer electricity supplier. Standard Offer service and rates are administered by the MPUC.

You can locate an Electricity Supplier either by accessing the website of the Maine Office of the Public Advocate for the list of licensed suppliers (www.maine.gov/meopa) or by contacting Versant Power and asking us to send you the list. Versant Power cannot recommend a Supplier and encourages you to familiarize yourself with the cost of Standard Offer service to better compare supplier prices.

Application for Service

When you contact Versant Power to request electric service, we will treat you fairly. We will never deny service to

anyone based on age, sex, race, or country of origin.

When you contact us for service, we will ask you to answer some questions to confirm your identity and establish your account.

We will either agree to provide the service you ask for, or deny your request for service. If we deny your request for service, we will inform you in writing of the reason and explain what you can do to establish service.

Protection of Abuse Order

Versant will recognize a Protection of Abuse Order with an application of new service or for an existing service needing assistance. These special situations will require no deposit and no catch-up amount, but may require a Payment Arrangement after the service has been established. A redacted Order is acceptable but must present the name of the Applicant or Customer, the signature of the judge or justice, the date, and the duration of the Order.

Bill History Review

When you contact us for service, we will check our records to see if you have had prior service with us. If you have an unpaid bill, payment of a security deposit will be required as a precondition of service. We may also accept a guarantor in lieu of a deposit.

Please see the "Complaints" section of this booklet for more information on what to do if you dispute an unpaid bill, or you are unable to pay the deposit or make other reasonable arrangements.

Deposits

We may ask you for a deposit only if permitted under the MPUC rules, for reasons such as an unpaid electric bill, disconnection for non-payment of a bill within the past 12 months, unauthorized use or theft of services, or a failure to comply with a bankruptcy court order.

We may also require a security deposit if you do not have a source of income sufficient to pay the cost of utility service.

When we do require a deposit, we will send you a written disclosure with the deposit amount and due date or dates. You have the option of paying the deposit in cash or allowing another person to guarantee your bills up to the deposit amount. The guarantor must be a customer in good credit standing with us.

We will pay interest on your deposit. If you disagree with the deposit request or amount, we will explain the steps you can take to resolve a dispute.

Deposit Amount & Payment Options

We may require a deposit that is equal to the two highest consecutive bills at the location in the past 12 months. In most circumstances, you can choose to pay the deposit in full or in three payments, with half of the total deposit due at the time service is requested, 25 percent in 30 days, and 25 percent in 60 days. However, we may demand full payment of a deposit if you are already using a payment plan to pay off an unpaid Versant Power bill.

Deposit Refunds

We will refund your deposit upon termination of service and payment in full of all charges and guarantees. We will deduct any unpaid balance from the deposit and refund the difference to you.

If you pay all bills or make all payments on an established payment arrangement by the due date for 12 consecutive months, and you do not have a remaining account balance at the end of the 12- month period, then Versant Power must refund the deposit, including accrued interest, within 30 days after the 12th bill is paid.

Monthly Billing

Customers are billed monthly based on an established billing schedule. The bill due date will be no less than 25 days after the date the bill is postmarked.

If a bill is not paid by the due date, the overdue amount is subject to a late payment fee.

The maximum amount we may charge you for a late fee is set annually by the MPUC under Chapter 870 of its rules, which are available on its website at www.maine.gov/mpuc.

Estimated Bills

Versant Power has all but eliminated estimated bills since the installation of automated meters in 2004. However, occasionally there are situations that may require us to estimate your bill.

You may receive an estimated bill during extreme weather conditions, emergencies, or work stoppages, and for inaccessible meters, or similar circumstances that would prevent us from reading your meter. Other than in these situations, the MPUC requires us to bill you based on actual meter reading every month.

We will not send you two estimated bills in a row unless these conditions continue.

Make-Up Bills

If we have to issue a make-up or corrected bill for past service that you were never billed for, we will offer you a payment arrangement. Any make-up bill we issue will not exceed usage incurred in the previous 12 months, except in circumstances where the service was not billed due to fraud or unauthorized use.

Designation of Third Party

Please notify our Customer Contact Center in writing if you want another person to get a copy of any bills and notices we send you. We will send a copy to the person you designate, but you remain responsible for payment.

Payment

You may pay your bill by mail or at the payment agencies listed on our website at versantpower.com/residential / my-bill/ways-to-pay/ pay-your-bill-in-person/.

Here is some important information about your payment:

- If you mail your payment to us, your bill is considered paid on the day we receive it.
- If you pay at an authorized payment agency, your bill is considered paid on the day you make the payment.
- If you pay us online, your payment is considered received on the day you make the payment.
- If you make a partial payment, we will apply it to the oldest balance due.

Versant accepts payment by cash, check, or money order. Your check or money order must be made payable to Versant.

Please do not send cash through the mail.

When a check is returned for insufficient funds, we will charge you a fee. This is set forth in our Terms and Conditions of service, which are available on our website at versantpower.com/residential / my-service/terms-and-conditions/.

If you have more than two returned checks, you will be required to make future payments in cash, a money order, or with a debit/credit card. We will notify you in writing if this occurs.

To avoid late fees, you must pay your bill by the due date.

Online Bill Payment

Versant Power offers two online payment options: One-Time Payment and Electronic Billing. You may also be able to pay your bill online through your own banking website.

Information about online payment options is available on our website at versantpower.com/residential / my-bill/ways-to-pay/.

Financial Assistance

Some customers may qualify for financial help with their utility bills. Versant Power offers a Low Income Assistance Program (LIAP) for eligible customers. This program provides an annual benefit. To be eligible for LIAP, you must first qualify for Low Income Home Energy Assistance Program (LIHEAP). To find out if you are eligible, or to enroll in LIAP or other payment assistance programs,

contact your local community action agency.

Downeast Community Partners

Office Hours:
7:30 AM to 4:00 PM
1-800-828-7544

Ellsworth Office
248 Bucksport Road,
Ellsworth, ME
(207) 664-2424

Machias Office
7 VIP Drive, Machias, ME
207-259-5015

Penquis Community Action Program

Office Hours:
8:00 AM to 4:30 PM

Bangor Office
262 Harlow Street
Bangor, ME
(207) 973-3630

Dover-Foxcroft Office
50 North Street
Dover-Foxcroft, ME
(207) 564-7116

Lincoln Office
40A Main Street
Lincoln, ME
(207) 794-3093

Waldo Community Action Partners

Office Hours:
8:00 AM to 4:00 PM
9 Field Street, Belfast, ME
(207) 338-3025
1-800-498-3025

Pleasant Point Passamaquoddy Tribe

Office Hours:
8:00 AM to 4:30 PM
(207) 853-2600

Penobscot Nation

Office Hours:
8:00 AM to 4:30 PM
(207) 817-7492

You may also call our Customer Contact Center for more information. Note that LIAP guidelines require existing program participants to recertify their eligibility each year. Please contact your local agency to schedule an appointment to assist with your re-enrollment.

Oxygen / Ventilator Program

If you or a member of your household uses an oxygen pump or a ventilator at least eight hours each day, and you are currently enrolled in the

LIAP, you may be eligible for a monthly credit to your account. Customers receiving a housing subsidy are also eligible to participate in the Oxygen Pump and Ventilator Program. It must be certified by your physician or your physician's agent that a pump or ventilator is necessary at least eight hours per day.

Please call our Customer Contact Center for more information. Low Income Assistance Program guidelines require applicants who receive LIHEAP, LIAP, or the Oxygen Pump/Ventilator credit to recertify annually.

2-1-1 Maine Inc.

2-1-1 Maine Inc. is a nonprofit organization in partnership with United Ways of Maine, the State of Maine Department of Health and Human Services and the Opportunity Alliance to develop a health and human services information and referral service system to serve the entire State of Maine, every day and in times of crisis.

In Maine, 2-1-1 is the number anyone can call to find health and human service information, twenty-four hours a day, 7 days a week. The call specialist uses a statewide list of resources to solve the caller's problem. 2-1-1 represents a better and easier way to find answers to a wide range of issues, including energy assistance. Dial 211 or visit www.211maine. org.

Payment Plans

Versant Power offers different types of payment plans to assist customers with past due balances. We will continue provide service even if you can't pay your account in full, as long as you agree to a reasonable payment arrangement, and keep those payments current.

One option is to pay the past due balance in affordable weekly, bi-weekly or monthly payments, while paying all future bills by the due date, until the overdue amount is paid-in- full.

We also offer a levelized Special Payment Arrangement (SPA) option. We calculate this arrangement by adding the current open balance to estimated future electric usage. We combine these two amounts and divide by the number of billing periods remaining until November 1. You then pay one monthly payment that that covers a portion of the past due balance and the current charges.

If you are unable to meet the financial commitment of the levelized SPA, we also offer an individualized SPA. This plan will consider the specific individual circumstances in establishing a levelized monthly payment plan. Contact us to learn more about payment arrangement options that will work best for you.

We will consider the following issues when establishing a payment plan:

- Your ability to pay.
- Your previous payment history.
- The reason why the bill has remained unpaid.
- How long the bill has remained unpaid.
- Any special circumstances creating extreme hardships within the household.

We will send you a written copy of the payment arrangement.

If you do not make payments according to the payment arrangement, we will send you a disconnection notice in writing. The notice will inform you of the disconnection date and ways to avoid disconnection of your service. Please see "Disconnection Notice: section in this booklet for more information.

You do not have to agree to a payment plan or any other proposed settlement of a disputed bill. Please see the "Complaints" section of this booklet for further information.

Budget Billing

A Budget Billing plan can lessen the impact of high winter bills by providing a year-round, levelized payment. You can enroll in the Budget Payment Plan anytime as long as your account is in good credit standing.

SERVICE INTERRUPTION, CONNECTION, DISCONNECTION AND RECONNECTION

Remote Connect/Disconnect

Using Advanced Meter technology, Versant has the ability to remotely connect or disconnect some service locations. This technology may also be used for disconnecting a service for nonpayment.

Interruption of Service

We may need to interrupt your service on occasion to repair or maintain our equipment. When possible, we will let you know why and how long you can expect to be without service. If we plan to interrupt service to more than 10 customers or for longer than five hours, we will give you three days' notice (if possible), and no less than 24 hours' notice.

If your service must be interrupted without notice for more than five hours due to storms or other emergencies, we will try to let you know as soon as possible how long you are likely to be without service.

We communicate outage information through local radio stations and news media serving the area(s) affected to provide notice of a planned outage. Our website, versantpower.com, also provides outage information, including an online outage map which shows outage location, number of services impacted, and the current estimated time of restoration.

If you find yourself without power, first check to see if your neighbors have power. You may also check our website to see if an outage has been reported by other customers in your neighborhood. If others around you do have power, please check your electrical entrance box for tripped breakers or blown fuses. If you still do not have power, call us at (207) 973-2000 or1-855-363-7211 to report the outage.

If we dispatch a service person to your residence and find that

the problem is with your electrical system or your landlord's electrical system, we may bill you a service charge.

Please see the section on LifeLight in this booklet for more information if you have a medical necessity for electrically powered medical equipment in your home.

Interactive Voice Response (IVR)

Customers can call Versant Power's Interactive Voice Response (IVR) telephone service to report power outages and to hear updates about known system outages. This system helps you to report the outage without waiting for a representative to become available to take your call.

The IVR system also allows you to access your account for specific information such as account balance, payment history, due dates, and to make a payment.

When You Want Service Disconnected

You must give us at least seven days' notice when you want to disconnect service. We can bill you for service until you give us the required notice or we disconnect the service, whichever is first. Generally, we are able to accommodate your request within a few days.

Involuntary Disconnection

We do not want to disconnect your service. We will work with you to resolve any problem. However, we do have the right to start disconnection procedures when:

- You fail to pay or make a payment plan for an overdue bill.
- You don't keep a payment plan paid up-to-date.
- You fail to pay a deposit, arrange to pay for it, or provide someone who is willing to guarantee payment.
- You are using the service without having applied for it.
- You unreasonably refuse to let us onto your property to read or service a meter.
- You have tampered with the meter, or otherwise managed to obtain service without payment.
- You misrepresented who you are to obtain service.
- Your service poses a threat to the safety of any person or to the integrity of our delivery system.
- You fail to comply with a decision of the Maine Public Utilities Commission or its Consumer Assistance and Safety Division.

Disconnection Notice

In most cases, we will notify you in writing at least 14 days before a stated disconnection

date. However, we are permitted to give you only three business days' written notice if you've broken a payment plan, failed to pay a deposit, or received service without applying to become a customer.

We can disconnect without notice or your permission only if there is unauthorized use (such as meter tampering), a dangerous condition exists, or a State or local official has directed us to disconnect.

In accordance with MPUC rules, the disconnection letter will inform you of the disconnection date, the duration of the disconnection period following that date, and the times of day a disconnection may occur.

Depending on the time of year, the disconnection period is in effect for either 10 or 20 business days after the disconnection date stated in the letter, and disconnection may occur between 8:00 AM and 3:00 PM. The disconnection notice will tell you what to do to avoid disconnection and how you can dispute your bill or the disconnection itself.

We will not disconnect service on a Friday, a weekend, a legal holiday, or the day before a holiday.

We are not allowed to disconnect for:

- Non-basic service charges, such as products or services not regulated by the MPUC.
- An old bill that was not properly transferred to your account when you applied for service.
- Estimated usage, except that we may disconnect the service if you have refused to allow us access to read your meter.

We also will not disconnect service for non-payment by your landlord without providing you the opportunity to put service in your own name. If you are a tenant and your landlord asks us to disconnect or does not pay the bill, we will provide you with a notice explaining how to contact us to establish service. You would not be responsible for the landlord's unpaid bill.

Medical Emergencies

We will not disconnect when you inform us that you or someone in your household has a serious medical condition. The medical emergency must be confirmed verbally or in writing by a physician (or physician's assistant) within three business days of the initial declaration. If your doctor gives verbal confirmation (by phone), then we require written confirmation from the doctor within seven business days.

Versant Power will provide a Medical Emergency Form to your medical provider with instructions on how to

complete and return the form to the company by fax or mail.

Disconnection can be postponed due to a medical emergency for up to 30 days, and your certification can be renewed a maximum of two additional times during a 12-month period. This limitation applies to all occupants of the household. A medical emergency does not cancel your electric bill, and you will still be responsible for payment of any overdue amount.

Reconnection

We will reconnect your electric service when you have paid your overdue bill, you have agreed to a payment plan, or we receive a certified medical emergency form from your physician.

We may require a deposit equal to the two highest consecutive bills within the previous 12- month period at the location. When both a deposit and the unpaid bill are required, you may pay one of the amounts in full and enter into a payment plan for the other amount.

There is a charge for reconnection of service, which is provided in our Terms and Conditions of service and available on our website. We will reconnect your service by the next business day no later than 5 p.m.

How to Read Your Own Meter

Versant Power's electricity meter is physically located at your residence, and is connected to the electrical system inside your home.

Electricity usage in your home causes a disc inside the meter to turn according to how much or how little electricity you are using. The turning disc enables the meter to record electricity usage in kilowatt-hours (kWh).

There is a visual display on the front of the every meter showing your current meter reading. Almost all meters today have a digital display showing the current meter reading as a five- digit number. A small number of older meters have a five-dial display that shows the current meter reading.

You can verify the meter reading at your home and monitor your electricity usage at any time by reading your own meter. Simply walk up to the meter and view the five-digit meter reading. If you are using electricity at the time you are observing the meter, you may see the meter's display numbers change.

If you read your meter every day at the same time, and subtract the current reading from the previous reading, you can calculate how much electricity you used in that day.

Your monthly bill will provide the meter readings used to calculate your electricity usage

for the billing period. The previous month's meter reading is subtracted from the current month's meter reading to determine how many kilowatt- hours (kWh) were used at your home for that time period.

You can compare your own meter reading to the information provided on your monthly bill to verify the billing read. It should be the same or a higher number than the most recent meter reading on your bill.

You can also access daily and hourly usage information from the electric meter at your home through our website at http:// versantpower.com/my-account/. To do so, you must create an online account, but you do not have to pay your bill electronically to view your detailed meter usage information.

Meter Accuracy

The MPUC establishes a schedule of required meter tests and the accuracy standards that a meter must meet. If you want your meter tested for accuracy outside of the regularly scheduled testing cycle, we will do so at no extra cost to you. However, if you request a meter test more often than once every 12 months, you will be charged a fee.

If you have additional questions about how to read your meter, or you have questions about the accuracy of your meter, call Versant Power's Customer Contact Center.

Liability for Damages

The Company is not liable for any interruption, discontinuance, or reversal of its service due to causes beyond its immediate control. Please refer to Versant Power's Terms and Conditions of service available on its website for the entire liability disclaimer.

While the Company will consider claims for damages to electrical equipment in your home or business caused by Versant Power, any damages occurring beyond the Company's control should be submitted to your homeowners' insurance company.

Claim forms for damages associated with service interruption may be obtained by calling our Customer Contact Center at (207) 973-2000 or 1-855-363-7211.

We can also answer any questions about how to complete and submit the form. Additional information on damage claims can be found on our website at versantpower.com/residential / my-service/damage-claims/.

Power Quality

Many of the problems and damages resulting from power quality issues, such as power surges and power spikes, can be prevented if you have the right protection for your equipment. For example, look

for "battery backup" and "ride-through" protection features when purchasing new home appliances or use surge protectors with sensitive electronic equipment.

For more information on how to protect the equipment in your home, please visit our website at versantpower.com/residential/my-service/power- quality/.

Complaints

If you have any questions or complaints, please call us. We will have customer service representatives available during business hours to answer your questions, set up payment plans, and resolve disputes. We will investigate your complaint and work with you to resolve it.

If you disagree with our response or we are otherwise unable to resolve your dispute, you have the right to appeal to the Consumer Assistance and Safety Division (CASD) of the Maine Public Utilities Commission at 18 State House Station, Augusta, ME 04333. You can call the CASD at (207) 287-3831 or toll-free at 1-800-452-4699 or email them at maine. puc@maine.gov.

Before you call or write the Commission, the CASD requires that you first give us an opportunity to respond to your complaint. We cannot disconnect you for a disputed bill amount, deposit request, or the terms of a payment arrangement until the CASD resolves your complaint. You do have to pay any portion of a bill that is not in dispute.

If you contact us before your service is disconnected and we cannot agree on a payment plan or other requirement to stop disconnection, you can appeal to the CASD as previously described.

SPECIAL SERVICES FOR CUSTOMERS

LifeLight

LifeLight is a program designed to prevent unnecessary or accidental disconnection of electric service to qualifying residential customers. To qualify, you must have a medical necessity, such as electrically- powered medical equipment, that is supported by a statement in writing from a doctor or other qualified health care professional.

Please request the LifeLight form from the Customer Contact Center, and bring it to your health care provider for completion.

Once we receive the completed form from your medical provider, we enter special codes in our computer system and physically attach special tags to meters at your home to identify customers on the LifeLight program. We then exercise additional caution and take additional notification steps when we are asked to disconnect the electric service or there is a power outage at the location.

Participation in the LifeLight Program cannot prevent outages caused by weather.

We do, however, hope to provide an extra measure of comfort if medical equipment becomes a necessity for your family.

Radio Watch

Because we care about our communities, our neighbors, and our children, we participate in Radio Watch. Versant Power employees working throughout our service territory will use our radios and other communication devices to report suspicious or emergency events, such as:

- People who are lost, injured or in trouble.
- Auto accidents or motorists in distress.
- Fires or crimes in progress.

The P.L.U.S Program

You may protect yourself against the unanticipated expense of private power line repair for a monthly fee. Let Versant Power take full responsibility for the cost of maintaining and repairing your private power lines with P.L.U.S. - Private Line Utility Support.

For more information, call 1-855-363-7211 or 973-2000 or email plus@versantpower.com.

Area Lighting

Versant Power offers several area lighting options. We own and maintain the lights and charge a flat monthly fee on your electricity bill based on the type and size of the light.

Available area light rates include year-round service (12 months) and periodic service (five months or less). More information on lighting costs is available at versantpower.com/residential/rates.

Call today to request a meeting with a Versant Power representative to discuss the best lighting option for your situation. There is no cost for the initial consultation. Should you decide to install an area light and later want it removed, removal charges will apply.

PROGRAMS FOR SAVING ENERGY

Quick Check

This web-based review of your home energy usage is a quick way to compare your home's electric usage with average home usage. Visit versantpower.com/residential / my-bill/quick-check-calculator/.

Manage Your Electricity Use

This FREE online resource provides information to help you understand your electricity usage and how to conserve energy at home. It is available on our website at

versantpower.com/energy-solutions/energy-manager.

Efficiency Maine

Efficiency Maine is a statewide organization that promotes the more efficient use of electricity, helps Maine businesses reduce energy costs, and improves Maine's environment. Efficiency Maine is funded by electricity consumers and administered by the Maine Public Utilities Commission.

For more information dial 1-866-376-2463 or visit www.efficiencymaine.com.

Energy Star

The U.S. Environmental Protection Agency's ENERGY STAR for small business program provides access to a range of technical materials and services. They provide free engineering support, including answers to questions, product information and calculations. Call 1-888-STAR-YES (782-7937) or visit www.energystar.gov.

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VERSANT POWER

Customer Contact Center
P.O. Box 1209
Presque Isle, ME 04769-1209