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COMPANY: NIAGARA MOHAWK POWER CORPORATION REVISION: 0
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GENERAL INFORMATION

15. BILLING AND COLLECTIONS: (continued)

15.8.6 Every offer of a deferred payment agreement shall state the date by which the customer must contact the Company in order to avoid termination of service. Additionally, the offer must clearly explain that the Company has the right to a larger downpayment, if the deferred payment agreement is not entered into until a field visit to physically terminate service has been made.

15.8.7 The Company will not be required to enter into a deferred payment agreement with a customer who has received the Company's offer pursuant to Rule 15.8.1.1, if the customer does not pay the required downpayment. The amount of a downpayment to which the Company is entitled will be determined as follows:

15.8.7.1 Up to 30 percent of the arrears on which an outstanding termination notice is based, or the cost of twice the customer's average monthly usage, whichever is greater, plus the full amount of any charges billed after the issuance of the termination notice which are in arrears at the time the agreement is entered into, may be required by the Company if the agreement is entered into prior to a field visit to physically terminate service.

15.8.7.2 Up to 50 percent of the arrears on which an outstanding termination notice is based, or the cost of four times the customer's average monthly usage, whichever is greater, plus the full amount of any charges billed after the issuance of the termination notice which are in arrears at the time the agreement is entered into, may be required by the Company if the agreement is entered into either at the time of, or after, a field visit to physically terminate service.

15.8.7.3 Any amount, lesser or greater, that is mutually agreeable to both Company and customer.

15.8.8 A deferred payment agreement will obligate the customer to the following:

15.8.8.1 Make timely payment of all current charges.

15.8.8.2 Make the required downpayment pursuant to Rule 15.8.7.

15.8.8.3 To pay the balance in monthly installments of up to the cost of the customer's average monthly usage or one-sixth of the balance, whichever is greater.

Issued By: Albert J. Budney, Jr., President, Syracuse, New York