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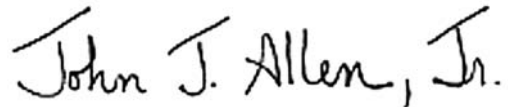
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*Dear Customer,*

*This Customer Information Guide includes information on your electric service, how to read your meter, and how your bill is calculated. We suggest you keep this guide handy for future reference.*

*This guide was prepared in compliance with the Code of Maryland Regulations (COMAR) 20.30.04 and with the cooperation and guidance of the Maryland Public Service Commission. We hope it will be helpful to you.*

*If you'd like more information on any subject covered here, please give us a call. We'll be glad to help.*



*John J. Allen  
Vice President*

## 24 HOUR EMERGENCY NUMBERS -

To report outages or wires down, call us any time at:

**(800) 898-8045 for the Eastern Shore, or**

**(800) 898-8042 in Cecil & Harford Counties**

## EMPLOYEE IDENTIFICATION

For your protection, all Delmarva Power employees are required to carry a photo-identification card with them at all times.

To protect yourself, ask to see the card of anyone who wants to enter your home claiming to be a Delmarva Power employee. We carry identification cards for your safety and expect to be asked.

## MARYLAND ELECTRIC CHOICE

Your electric service consists of two main parts:

- **SUPPLY**, which is the electricity itself; and
- **DELIVERY**, the service that gets the electricity from the power plant, through the wires, and to your home or business.

In the past, Delmarva Power handled both functions. Since 2000, however, Delmarva Power customers have had the right to choose an electricity supplier other than Delmarva Power.\* By shopping and comparing prices, you may be able to save money or purchase innovative products and services.

Whether you choose a competitive supplier or not, Delmarva Power will continue to deliver the electricity to you through the same power lines that exist today. The reliability of your service will not be affected by your choice. Delmarva Power will also continue to read your meter, maintain the power lines, and restore service in the event of any disruption, such as storm damage.

To request a free guide to enrollment, call Delmarva Power at (800) 775-9990. For more information about Electric Choice, the Maryland Public Service Commission (PSC) has an Answer Center you can call at (800) 800-4491 or visit on the Web at <http://www.md-electric-info.com/>.

*\* Maryland law states that the Electric Choice program does not automatically apply to municipal electric utilities. Hence, customers residing within the service territory of a municipal electric utility which, pursuant to Md. Ann. Code section 7-510(a)(2), has not elected to make its service territory available for customer choice, such as the St. Michaels Utilities Commission (SMU), are not eligible to participate in Electric Choice. SMU customers with questions regarding Electric Choice eligibility should contact the Choptank Call Center at 1-877-892-0001, or visit [www.choptankelectric.com](http://www.choptankelectric.com).*

## MISS UTILITY

Maryland law requires that anyone planning to dig in an area where a public service company has underground facilities must notify Miss Utility, a free utility locator service, at least 48 hours before excavation begins. Striking an underground utility line can cause death or severe personal injury, service interruptions to customers, equipment damage, and create a safety hazard. To obtain the location of our underground cables and equipment, call Miss Utility toll-free at 8-1-1.

Anyone who fails to comply with Miss Utility laws is subject to a civil penalty of \$1,000 or 10 times the cost of repairs.

## APPLICATION FOR OR TRANSFERRING OF SERVICE

You can now apply for or transfer Delmarva Power service at [delmarva.com](http://delmarva.com). Delmarva Power will also accept either written or verbal application for service. Written applications should include your name, address, social security number, home and work telephone numbers, and the name of your employer. If there is more than one responsible adult who will be residing in the home, two of those individuals' names should be listed on the application. This will allow either person to discuss the account with our representatives and address any future concerns. Each applicant will be responsible for the account.

If there is a reasonable basis for questioning the authority of a person requesting service in the name of an applicant, the applicant may be asked to present satisfactory identification in person and to fill out a written application.

## ESTIMATED BILLS

Unusual conditions, such as severe weather, bad road conditions, locked gates, and unfriendly dogs sometimes prevent our meter readers from reading your meter. In such cases, your bill will show an estimated reading, which is based on your usage history, weather factors, and the number of days since your last billing. All estimated readings are shown as such on your bill, with the word “estimated” printed next to the number.

Because we don't know exactly how much electricity you used since the last actual reading, the estimation may be slightly high or low. The next actual meter reading will give us an exact figure of your usage. We will adjust your bill to reflect any amount over or under our estimate.

You can help avoid estimated bills:

- Trim shrubs and brush in front of your meters.
- Avoid building decks, enclosed porches, or rooms around meters without having the meter moved.
- Keep dogs away from the meter reader's path to the meter.

## ENERGY PRICES

**Rate Changes** - Information on any changes in your rates is included in your monthly energy bill, as needed. Contact Customer Care at (800) 375-7117 for copies of the current rate schedules, or you can access our tariff at [delmarva.com](http://delmarva.com).

**Seasonal Rate Difference** - The demand for electricity is higher in the summer and so is the cost of meeting that additional demand. These costs are reflected in the summer rates.

## BILL PAYMENT

Please contact Customer Care for details on the following programs and policies.

**Direct Debit Plan** – Upon request, arrangements can be made with a participating bank to pay your Delmarva Power bill directly from your checking account each month - automatically. Enroll by checking the box on the front of your monthly bill and complete the form on the back.

**Budget Billing Plan** – An optional budget billing plan is available, upon request, for customers who would like to be able to budget for electricity rather than paying bills that vary monthly and seasonally. With budget billing, your energy costs are spread evenly over the entire year. The plan is open to residential customers and small non-residential customers who meet eligibility criteria.

**Extended Due Date** – Residential customers whose main source of total household income is from government or other low-income entitlement programs may be eligible for an extended due date. If your Delmarva Power bill is due just before your assistance check arrives, we may be able to extend the due date to help you avoid paying late charges.

**Late Payment Charge** – Customers who don't pay their bills by the date indicated on their bills will have a late payment charge added to their next bill. The late payment charge is 1.5% of any unpaid balance per month, and will be shown as a separate item. For a residential customer, however, the late payment charge can be waived once in any 12-month period, by request.

**Returned Checks** – If a check is returned to us by a customer’s bank, an additional charge of \$15 will be added to that customer’s account. Notice of a returned check and the resulting charge will be sent to the customer by first class mail. The returned check charge will be waived automatically once in any 12-month period.

### **IF YOU CANNOT PAY YOUR BILL**

We’re concerned that some of our customers may have difficulty paying their bills and might be worried that their service will be disconnected. We don’t want that to happen. If you can’t pay your bill on time, call us. We’ll try to find a solution to help you.

### **ALTERNATE PAYMENT ARRANGEMENTS**

As soon as it becomes clear to a customer that the bill can’t be paid, the customer should contact us; installment payments may be arranged. Eligibility and the amount of the installments will be determined by:

- the amount of the unpaid balance
- the ability of the customer to pay
- the customer’s past payment record
- the length of time the bill has been outstanding.

A finance charge of 1.5% of the unpaid balance will be added to the installment payment each month. If customers fail to keep their side of the agreement, we have the option of declaring the arrangement void and proceeding with normal collection, up to and including disconnection of service.

### **Payment Assistance Programs**

For more information on the Maryland Energy Assistance Program and Electric Universal

Service Program below, contact the local energy assistance agency in your area, or the Office of Home Energy Programs at (800) 352-1446.

### **MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP)**

MEAP provides assistance with home heating bills. Limited assistance is available to replace broken or inefficient refrigerators and furnaces.

### **ELECTRIC UNIVERSAL SERVICE PROGRAM (EUSP)**

EUSP is a state program to assist low-income customers with their electric bills. Assistance may be available whether you are an active customer or you are currently without service. Eligible customers may receive help to pay their current bills, help to pay past due balances, and help with energy efficiency measures to reduce future bills.

### **UTILITY SERVICE PROTECTION PLAN**

Customers who are eligible for assistance from MEAP may also be eligible for participation in Maryland’s Utility Service Protection Plan (USPP), a program to help customers avoid disconnection from November through March. Copies of the USPP pamphlet are available by contacting Customer Care.

### **Disconnect/Reconnect Policy PERMISSIBLE GROUNDS FOR SERVICE DISCONNECTION**

Electrical service may be denied, disconnected or interrupted, for the following reasons:

#### **DISCONNECTION WITHOUT PRIOR NOTICE**

- Unavoidable emergencies, shortages or interruptions in the company’s sources of supply.

- Whenever hazardous conditions are found on the customer's property.
- Interfering or tampering with meters or company equipment, or theft of services.

### DISCONNECTION WITH PRIOR NOTICE

- Non-payment of any bill for electric service that is greater than the amount of the customer's deposit, if applicable.
- Misrepresentation of identity to avoid payment of an outstanding bill.
- Failure to pay a deposit (as outlined on page 10) or service installation costs.
- Repeated refusal to grant access during reasonable working hours for maintenance, meter reading or removal, or inspection or replacement of equipment.
- Failure to remedy conditions that have a detrimental effect on the service of others.
- Non-compliance with the rules and regulations in the company tariff as filed with the Maryland Public Service Commission. You can view our tariff at [delmarva.com](http://delmarva.com), or call Customer Care at (800) 375-7117.

### DISCONNECTION NOTIFICATION

A notice of the intent to discontinue service is sent separate from the bill, at least 14 days before service is disconnected. All disconnection notices will comply with COMAR regulations under 20.31.02.06.

### DISCONNECTION OF SERVICE

Service is usually disconnected only on regular work days. However, disconnections may take place on Saturdays in special situations where service must be disconnected at a meter inside the premises and where the company has previously attempted to gain access to the meter on at least two weekdays.

Service will not be disconnected if:

- A customer shows reasonable evidence that the bill has been paid.
- The outstanding bill is the subject of a formal dispute between the customer and the company.
- The minimum amount due, plus a collection fee of \$38 per trip is paid to the Delmarva Power service person who comes to disconnect the service.

If the customer is not at home when service is disconnected, a notice will be left, with instructions on how to have service restored.

### SEASONAL DISCONNECTION PROCEDURES

From November 1 through March 31, special disconnection procedures are in effect. During this period, Delmarva Power will attempt to contact the customer in arrears by telephone or personal visit. If the customer fails to enter into a payment agreement with Delmarva Power, service can be disconnected after Delmarva Power files an affidavit with the Maryland Public Service Commission. However, service termination will be suspended on days the forecast temperature does not exceed 32°F. **During the summer, service termination will be suspended for a 24-hour period on days when the forecast temperature is 95°F or above.** Even if not disconnected, collection efforts will continue.

### RESTORATION OF SERVICE

Service disconnected for non-payment will be restored when the minimum payment due is paid, or when the conditions listed earlier under the "Disconnection With Prior Notice" heading are corrected, and upon payment of a reconnection fee. The account will be subject to a deposit. If there is a deposit on file, it will be reviewed for accuracy.

Normal working hours for field personnel are between 8 a.m. and 5 p.m., Monday through Friday, except on company holidays.

## **CUSTOMERS' RIGHTS & RESPONSIBILITIES**

If customers believe their service has been interrupted improperly, they may wish to contact the Maryland Public Service Commission. The Commission's address and phone number can be found on page 13.

## **CUSTOMER DEPOSITS**

The company may require a customer or prospective customer to pay a deposit or establish satisfactory credit. If a deposit is required, it will be 2/12ths of the estimated annual bill. Deposits earn interest at a rate established annually by the Maryland Public Service Commission.

Other deposit arrangements are made in cases involving short-term or special service conditions. A residential deposit can be deferred, at the customer's request, to the first month's bill, or it may be paid in up to three installments. Customers over the age of 60 may be exempt for a deposit on new service.

If a customer refuses to pay a deposit, service may be denied or terminated. Deposits may not be applied against overdue bills. A copy of the residential deposit rules as adopted by the Maryland Public Service Commission is available upon request.

## **THIRD PARTY NOTIFICATION**

Residential customers may request that another person receive any notification that their service might be disconnected. The

friend, neighbor, relative, or social agency is not responsible for paying the bill, but can make sure the customer is aware of any important notices. Third Party Notification is especially useful for customers who might be out of town for extended periods, for customers with physical disabilities, for the elderly, and for customers who might find language a barrier.

## **SERVICE RELIABILITY**

Delmarva Power retains information on service reliability factors - System Average Interruption Duration Index, System Average Interruption Frequency Index, and Customer Average Interruption Duration Index. If you would like information and statistics about service reliability, contact Customer Care.

## **CUSTOMERS WITH SPECIAL NEEDS**

If you or any member of your household is elderly, handicapped, seriously ill, relies on emergency medical equipment, or has any existing condition for which a termination of service would be a threat to life, health, or safety, please contact Customer Care at (800) 375-7117 so we can note your special needs. We will require proof of age or a doctor's certification for medical conditions.

Hearing impaired customers may call our toll-free TTY-TDD telephone line, (800) 822-1200.

## **MARYLAND PUBLIC SERVICE COMMISSION**

If a customer questions a bill, believes a termination notice has been sent improperly, or believes that service has been interrupted improperly, he or she should call Customer Care at (800) 375-7117 so we may begin an immediate investigation and report our findings.

If the customer disagrees with our findings, he or she may contact the Office of External Relations and Public Affairs, Maryland Public Service Commission at the address and phone numbers listed to the right:

Office of External Relations and Public Affairs  
 Public Service Commission of Maryland  
 6 St. Paul Street  
 Baltimore, MD 21202

(410) 767-8028  
 (800) 492-0474  
 TDD: (800) 735-2258

Business hours: 8 a.m. to 5 p.m.,  
 Monday – Friday, except holidays.

**How to read your bill** Please see page 14 for key.

**delmarva power** 02P0 100002527

Aug 2005 03

Please pay this amount by Aug 23  
 \$ 80.36

FILL IN AMOUNT PAID  
 \$

RESIDENTIAL CUSTOMER  
 1 LOCUST RD  
 SALISBURY MD 21801-5307

PO Box 17000  
 Wilmington, DE 19886

**Electric Delivery Summary**

Account Number: 1234 5678 9999  
 Service Location: 1 LOCUST RD SALISBURY MD 21801

Keep this portion of the bill for your records.

Billing Period: from: Jul 1, 2005 to: Aug 2, 2005

Previous Balance Last Bill \$ 35.52  
 Payment, Jul 12, Thank You \$ 35.52  
 Remaining Balance as of Aug 02 \$ 0.00  
 Electric Charges (Residential Service) \$ 80.36

**TOTAL PAYMENT DUE \$ 80.36**  
 Past due after Aug 23

**For Your Information**  
 Connectiv Power Delivery is now Delmarva Power. Please make checks payable to Delmarva Power. Find helpful energy information on our website [www.delmarva.com](http://www.delmarva.com)

**delmarva power** G2P0 100002628

RESIDENTIAL CUSTOMER  
 1 LOCUST RD  
 SALISBURY MD 21801-5307

Service Location:  
 1 LOCUST RD  
 SALISBURY MD 21801

Meter Number: 123456789  
 Current Meter Reading, Aug 2 (actual)  
 Last Meter Reading, Jul 1 (actual)  
 Total kWh Used

**Electric Delivery Charges**

Current charges for 32 days - Summer Rates in Effect - Residential Service  
 For Account 1234 5678 9999, the class average annual price to compare is: 6.71 cents per kWh

Customer Charge  
 Distribution Charge: First 700 kWh X \$0.025103 \$ 3.64  
 Environmental Surcharge \$ 17.57  
 Administrative Credit 700 kWh X \$0.001390 \$ 0.10  
 Universal Service Program \$ 0.97  
 MD Franchise Tax 700 kWh X \$0.000620 \$ 0.37  
 Total Electric Delivery Charges \$ 21.14

Supply Charges:  
 Standard Offer Service & Transmission First 700 kWh X \$0.084601 \$ 59.22  
 Total Electric Supply Charges \$ 80.36

**Your Electric Energy Comparison**

Daily Averages:  
 Aug 04: Temp: 76°, KWH: 17.6  
 Aug 05: Temp: 77°, KWH: 21.9

Monthly Usage in kWh's  
 Bar chart showing usage from August 04 to August 05.

## PAGE 1

**Payment Coupon** – Return this portion with your payment

1. The address where we send your bill
2. The total amount due and the date the payment is due

### Electric Delivery Summary – A snapshot of your payments and charges

3. The account number should be used when calling or writing to us
4. The address where you receive service
5. The billing period is the time frame for which you are being billed
6. The address, business, and emergency phone numbers to use when contacting Customer Care
7. A summary of the payments received and the total amount now due

## PAGE 2

8. The mailing address, service address, and account number are all listed again for easy reference

### Electric Meter Information

9. Shows the amount of electricity you used and the meter reading information
10. The approximate date of your next meter reading

### Electric Delivery Charges

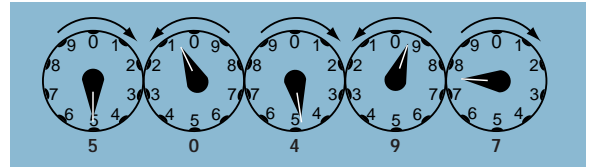
11. The number of days included on your bill, which seasonal rate is in effect, and the rate schedule on which you are billed

12. The price to compare to supplier offers to determine if you may attain savings under Electric Choice

13. Your detailed electric charges for the month. For descriptions of each line item, see Definitions, page 16

### Your Electric Energy Comparison – A tool to help you manage your energy use

14. The average temperature for this month and for the same month last year and the average daily amount of electricity usage in kilowatt-hours



### HOW TO READ YOUR METER

Starting from the left, look at the hands on each dial and write down the last number passed by the hand. If the hand is between two numbers, always write down the smaller one. The reading for the illustration below is 50497. To find the amount of energy used between two readings, subtract the first reading from the second.

Note: Some meters have digital displays.

### DEFINITIONS

**Delivery Charges** – a combination of charges that you pay to transport the commodity of electricity from the power plant to your home or business, via the poles and wires

**Customer Charge** – the costs of maintaining service to a customer, regardless of how much energy is used

**Distribution Charge** – the cost of moving electricity from your local substation to your home or business

**Universal Service Program** – a charge on all customers' bills to fund a state program that helps low-income customers pay their electric bills

**MD Franchise Tax** – utilities are required to collect this tax and remit the money to the state

**Environmental Surcharge** – required by the state, these funds are used by the state to fund environmental projects

**Total Electric Delivery Charges** – a subtotal of your delivery charges

**Supply Charges** – this is the portion of your bill you can compare to offers from competitive suppliers. If you choose a new supplier, you will pay the supplier's price for the commodity of electricity instead of the price you currently pay Delmarva Power

**Standard Offer Service & Transmission** – Delmarva Power's supply rate for customers who do not choose an alternative supplier. The rate is established through competitive bidding and is approved by the Maryland Public Service Commission

**Total Electric Supply Charges** – a subtotal of your supply charges

**Total Electric Charges** – the total of all charges for the month, including both delivery and supply charges

**Demand Side Management Surcharge** – a surcharge to reflect demand side management program costs

**RGGI** (Regional Greenhouse Gas Initiative) **Rate Credit** – a credit to help offset surcharges for the cost of programs that will decrease energy demand and promote clean energy to fuel Maryland's future prosperity.

## Contact Us...

### BY PHONE

Customer Care can be reached for account service at **(800) 375-7117**, Monday through Friday, 7 a.m. to 7 p.m.

TTY-TDD line for the hearing impaired: **(800) 822-1200**

### ON THE WEB

Information and numerous account services are available at our Web site, **delmarva.com**.

### BY MAIL

Correspondence can be sent to:  
Delmarva Power  
Billing Inquiries  
5 Collins Drive, Mail Stop 84CP34  
Carneys Point, NJ 08069-3628

### BILL PAYMENTS:

Delmarva Power  
P.O. Box 17000  
Wilmington, DE 19886-7000

When you send a check to pay your bill and your check is eligible, you authorize Delmarva Power to process your payment electronically or as a draft. If your payment is processed electronically, your checking account may be debited on the same day we receive the check and your check will not be returned with your checking account statement.

### IN PERSON:

Self Service Payment Kiosk  
2530 N. Salisbury Blvd.  
Salisbury, MD  
Monday through Friday, 8 a.m. to 5 p.m.

**Miss Utility: Call 8-1-1 before you dig**