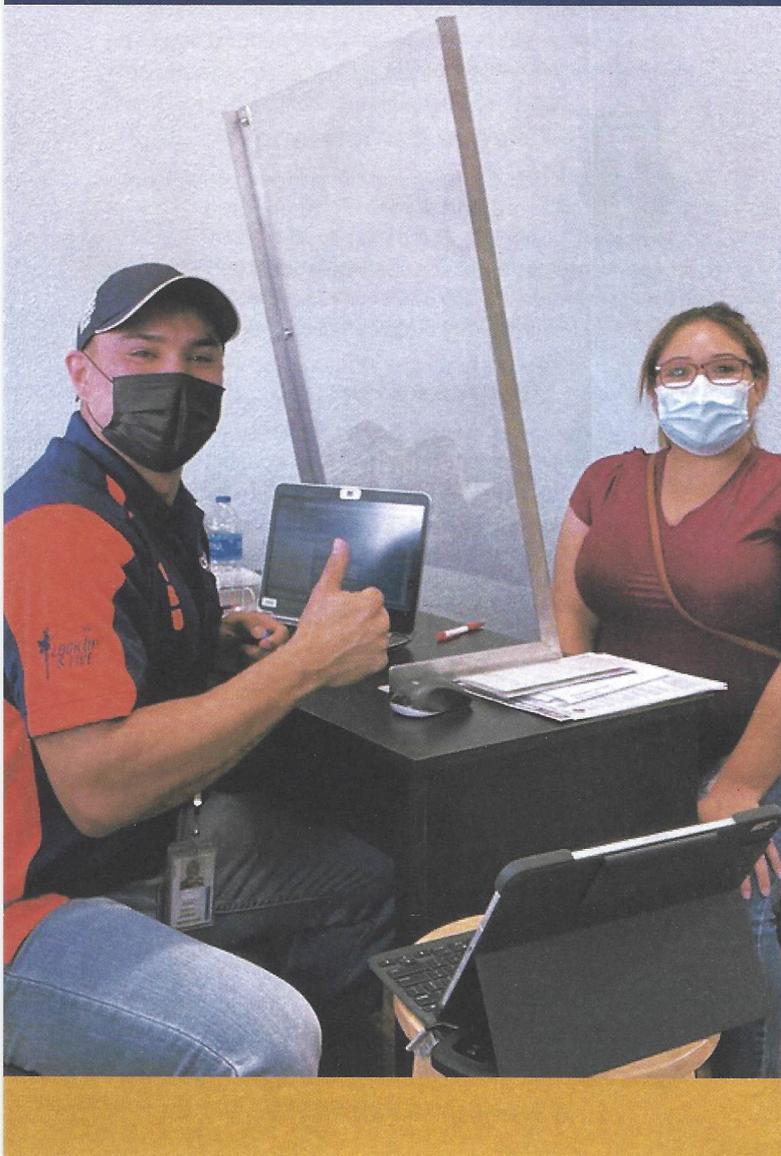




SOLUTIONS TO OUR COMMUNITY'S NEEDS

ASSISTANCE & BILLING
PROGRAMS



Customers can pay their energy bills in a variety of ways. Assistance programs can also help fill in the gap when life events happen and help is needed.

ASSISTANCE & BILLING PROGRAMS



Affordability Discount

Residential electric and gas customers whose income is at or below 125 percent of the Federal Poverty Guidelines and who meet at least one of the following requirements qualify for a discount on their monthly service availability charge. These discounts can add up to a savings of \$193 a year.

Eligibility:

- Customers 60 years or older
- Customers with disabilities
- Customers with life-sustaining medical equipment
- Families with preschool-aged children or children in school 18 years or younger
- Have extenuating circumstances as determined by CPS Energy or the City of San Antonio



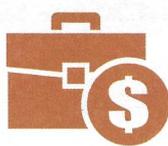
Casa Verde

Casa Verde offers eligible customers an average of \$5,000 in free energy saving improvements that can lower their bill, especially during the summer and winter months. Recipients save an average of \$350 a year on their energy bill.



of a friend, loved one or neighbor. Learn more at cpsenergy.com/angels or call 210-353-2222 to give.

Give the gift of energy! With our Energy Angels Gift of Energy program, you can brighten someone's day by making a payment toward the energy bill



Budget Payment Plan

Customers pay the same amount every month when their energy bills are averaged over the last year and a small percentage is added to cover environmental factors and changing fuel costs.

Customers continue to receive a monthly bill showing actual energy consumption and charges for that month. Customers must have maintained an account for at least a year and have a good payment history with us to be eligible.



Residential Energy Assistance Partnership (REAP)

REAP is a non-profit partnership between CPS Energy, the City of San Antonio and Bexar County. REAP provides temporary bill assistance to customers who meet the

following qualifications:

- Must be at or below 125 percent of Federal Poverty Guidelines and must be experiencing a financial hardship
- Must have small or school-age children
- Must be elderly, handicapped or require critical-care equipment



Burned Veterans' Discount

This program provides bill payment assistance to military veterans who have significantly decreased abilities to regulate their body's core temperature because of severe burns received during armed

conflict or combat. The discount is effective for the months of April through October.

Eligibility requirements include:

- A medical military facility certification
- Completed application must be faxed by a medical facility to (210) 353-3666
- Medical confirmation must be provided every 12 months to remain on program



First Responders with Burn Injuries Discount

This program provides electric bill payment assistance to those who have significantly decreased abilities to regulate their core body temperatures due to severe burns received while on duty. A medical certificate is required. Up to \$94 per month off the electric portion of their CPS Energy bills, from April through October.

Eligibility requirements include:

- Applicants must be City of San Antonio residents
- Completed application must be faxed by a medical facility to (210) 353-3666
- Medical confirmation must be provided every 24 months to remain on program



Critical Care Customer Program

This program allows customers who use electrically-operated medical equipment in their homes additional time to pay their bill.

To qualify, the applicant must:

- Provide confirmation from their physician indicating medical equipment is required
- Renew the application with their physician every 24 months to remain on the program



Disabled Citizen Billing Program

Residential disabled customers on Supplemental Security Income (SSI) are provided additional time to pay their bill.

To qualify, the applicant must:

- Be the person whose name is on the utility bill
- Receive SSI
- Use their primary address



Senior Citizen Billing Program

Provides senior citizens additional time to pay their utility bill each month (25 days instead of 16 days)

To qualify, applicants must:

- Be at least 60 years of age or older
- Be the person whose name is on the bill
- Provide social security number and/or driver license or Texas ID



Senior Citizen Late Payment Waiver

CPS Energy residential customers can qualify to have late payment charges waived.

To qualify, applicants must:

- Be at least 60 years of age or older
- Be the person whose name is on the bill
- Be at or below 125 percent of the Federal Poverty Guidelines



Payment Arrangements

Payment arrangements are available to eligible customers who need additional time to pay their energy bill.

Arrangements include:

- An extension (30 days or less); or
- A deferred payment plan allowing customers the ability to pay their accumulated past due bill over a period of months

PAYMENT METHODS



AutoPay

Through AutoPay, a customer's bill is automatically debited from their bank account on approximately the same day each month. Customers will still be able to review their billing statement online

before payment is withdrawn from their account. AutoPay can be combined with the Budget Payment Plan, Disabled Citizen Billing Program or Senior Citizen Billing Program.



Pay by Mail

For convenience, a return envelope is inserted with a customer's monthly bill. Payments should be sent to:

CPS Energy P.O. Box 2678 San Antonio, TX 78289-0001



Pay Online

Making an online payment through Manage My Account is the most convenient way to pay your bill. Customers can enroll in Manage My Account at cpsenergy.com and their next bill will be sent electronically to

their email address.

- Online payments from checking or savings accounts are processed at no charge.
- Bills can be viewed for the previous 12 months.
- Convenient account access 24/7
- My Energy Portal access shows neighbor comparisons, weather, detailed energy use plus, an energy saving tip library.



Pay by Phone

Customers can pay their bill by phone using an electronic check, debit card, VISA, MasterCard or Discover Card. Residential customers can call (877) 257-1172 to make a payment. A \$2.50 vendor convenience

fee* will be assessed for a payment up to \$1,000.



Pay in Person

Customers can make payments in person at one of our four customer service centers.

Eastside Customer Service Center

4525 Rigsby Road, Ste. 112

Northside Customer Service Center

754 NW Loop 410, Suite 102 at Park North

Southside Customer Service Center

660 S.W. Military - Shopper's City Mall, Ste. X

Westside Customer Service Center

803 Castroville Road, Suite 406 at Las Palmas Center

Customers can also make payments at H-E-B, Woodforest National Bank located inside Walmart, Money Box/Speedy Cash and other retail stores. Payments made at service centers and Western Union locations such as HEB and Woodforest Bank are credited immediately to the customer's account.

*CPS Energy does not financially benefit from this fee.

Learn more at cpsenergy.com/assistance or call 210-353-2222