

- e) When service is known to be provided to a hospital, medical clinic, nursing home or any other medical care facility licensed or certified by the Department of Health, we will provide copies of any discontinuance notice to the Secretary, Washington State Department of Social and Health Services, as well as to the customer.
- f) If you are pursuing any remedy or appeal with a company representative or with the WUTC, we will not discontinue service, provided you pay any amounts not being disputed when due.
- g) If you notify us of a medical emergency, which requires the continuation of residential service, we will continue service for a grace period of five business days. Within the five-day grace period, we will require you to provide a certificate signed by a qualified medical professional that states that discontinuance of gas service will aggravate an existing medical condition or create a medical emergency for a permanent resident of the premises where service is rendered.

Service will not be discontinued, or will be reinstated, for the length of time the health endangerment is certified to exist, but no longer than 60 days without renewal. The certificate must be in writing and indicate the resident's location, an explanation of how the current medical condition would be aggravated by the disconnection, the length of time the condition is expected to last, and the name, phone number, title, and signature of the qualified medical professional. A medical emergency does not excuse you from paying delinquent and ongoing charges, and we will require you to enter into a payment agreement within five business days. A customer may claim a medical emergency and be entitled to the benefits only twice within any 120-day period.

- h) You may designate a third party to receive notice of discontinuance or other matters affecting your gas service.
 - i) If your household income is equal or less than the maximum allowed for eligibility under the state's plan for low-income energy assistance, you may qualify under the Winter Low-Income Payment Moratorium program to have gas service continued with special payment arrangements between November 15 and March 15.
- 4) Payment of any delinquent amounts to one of our designated pay stations will be the same as a payment directly to us, provided you inform us the payment was made and we can confirm it.
 - 5) We will make reasonable efforts to restore service to you within 24 hours when the cause of the discontinuance has been removed and when any amounts you owe have been paid, including any appropriate deposit, or as the WUTC may order pending any bona fide dispute between you and Cascade.
 - 6) We may charge a fee, as specified in our tariff, for restoring service when it has been discontinued for nonpayment of bills.
 - 7) If you are a residential customer and owe a prior bill and you do not have the means to pay the entire bill, you may

have service reinstated by paying a deposit. Service will not be denied if you have an unpaid prior bill, but if payment arrangements are not made and followed, other collection action will be taken.

Payment Plans

If you are unable to pay your gas bill in full, arrangements may be made with Cascade to pay part of the amount due immediately and the remainder in installments. If this arrangement is made, a schedule of up to 12 months will be developed outlining how the balance will be paid. Cascade has many payment options available to help you manage your monthly bills. The Budget Payment Plan levels out your monthly bill so you can reduce fluctuation brought on by changes in the weather and the cost of energy. Our online payment service allows you to pay your gas bill on our website; it is a free, convenient and secure service.

Additional Resources

To request a copy of this brochure, "Rights & Responsibilities Summary", contact Cascade Customer Service at 1-888-522-1130 and a copy will be mailed to you, or visit our website at www.cngc.com. The effective rates, rules and regulations also are posted to our website for your convenience.

A copy of the gas rules, chapter 480-90 WAC, can be found on <http://app.leg.wa.gov/WAC/default.aspx?cite=480-90>.

Complaints and Disputes

Each complaint or dispute we receive will be investigated promptly and the result reported to you. Any corrective action necessary will be done as quickly as possible. If you are not satisfied with the results or decision, you may contact the WUTC for further review of the complaint dispute.

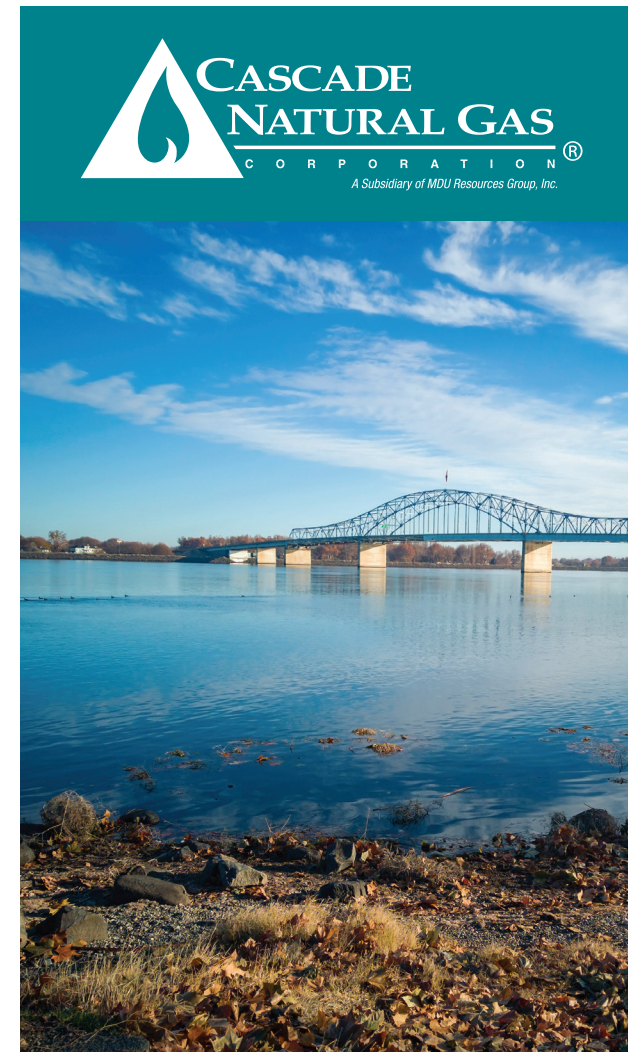
Washington Utilities and Transportation Commission
621 Woodland Square Loop S.E.
PO Box 47250, Olympia, WA 98504-7250
888-333-9882 Fax: 360-586-1150
www.utc.wa.gov



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www.cngc.com



Rights and Responsibilities Summary

This is a summary of the customer service policies for Cascade Natural Gas Corporation's residential and small commercial customers as determined by the Washington Utilities and Transportation Commission.

Establishing Credit

1. **Residential Service.** You may not have to pay a deposit if:
 - a) During the past 12 months you had continuous service with us, and you received no more than two delinquency notices, and your service was not turned off for failing to pay the amount you owed;
 - b) You provide a written reference from another utility of the same type as that of which service is sought that shows you have a satisfactory payment history as described in (a) above;
 - c) You have been consecutively employed during the past 12 months and are currently employed or have a regular source of income;
 - d) You can provide a satisfactory guarantor. A guarantor is someone with satisfactory credit (as described above) who promises, in writing, that if you do not pay your bill they will pay as much toward your bill as you would have had to pay for a deposit.
2. **Nonresidential Service.** You will be required to demonstrate that you are a satisfactory credit risk by appropriate means under the circumstances. If you are unable to demonstrate that you are a satisfactory credit risk, you will be required to secure your account.

Deposit Requirements

1. **We may require you to pay a deposit under any one of the following circumstances:**
 - a) You cannot establish a satisfactory credit history (see "Establishing Credit" above);
 - b) Your service has been disconnected for failure to pay amounts owing for a similar class of service;
 - c) You have an unpaid, overdue balance owing for a similar class of service;
 - d) Three or more delinquency notices have been sent to you during the prior 12 months; or
 - e) The service will be provided at a residence where a prior customer still resides and an outstanding balance for that customer's service remains.
2. **Paying the Deposit**
 - a) When we require a deposit, it shall be no more than two-twelfths of the estimated annual bill. Deposits are due and payable no later than 5 p.m. of the sixth business day after notice of a required deposit is mailed or delivered.
 - b) If you cannot pay the full amount of the deposit, you may pay half of the deposit before the service is turned on and agree to pay the rest of the deposit in equal monthly amounts over the first two months of service. Cascade Natural Gas Corporation (Cascade) and the applicant or customer may make other mutually acceptable payment arrangements.
 - c) If we require a deposit from you and you are unable to pay it, as an alternative, you may prepay any initiation charges and reasonably estimated regular service charges or budget billings at periods corresponding to our regular billing periods for the length of time a deposit would have been required.

- d) We may require a new or larger deposit when conditions warrant. If a new or larger deposit is required, you will be notified in writing of the reason. If a guarantor secured the original deposit and they do not agree to be responsible for the additional deposit, the customer will be required to pay the additional deposit.

3. Refund of Deposit

- a) We refund deposits plus interest if, for 12 consecutive months following the payment of the deposit, you have paid for service when due in a prompt and satisfactory manner. That is:
 - (i) We have not started disconnection proceedings against you; or
 - (ii) We have sent you no more than two notices of delinquency.
- b) If you have met the conditions in (a) above, we will apply the deposit plus interest to your account, or refund the deposit plus interest directly to you;
- c) When your service is discontinued, if you have not already received your deposit under (b) above, we shall return the deposit amount to you plus any interest earned, less any amounts owing for service rendered;
- d) Deposits plus accrued interest, less any outstanding balance from the current account, may be transferred if you move to another address served by Cascade.

Billing

You will be issued a monthly bill for gas service that will be billed based on your therm usage as registered by the gas meter at your service address. Your bill will show the date when payment is due as well as the amount due.

Delinquent Accounts

Bills are due 15 days after the date mailed. We will send you an additional notice before service is shut off.

If your service is discontinued for nonpayment, we will require the payment of the full past-due balance, a deposit and, if applicable, a reconnect fee to restore service.

Discontinuance of Service

1. **You are required to give us at least three days' notice if you intend to discontinue service.** You will not be responsible for usage after the requested discontinuance date if proper notice was received. If you move from the residence and fail to request the discontinuance of service, you will be responsible to pay for service taken at the service address until we can confirm the premise has been vacated or that a new responsible party is taking service.
2. **We may discontinue service for any of the following reasons:**
 - a) If you do not pay your bills on time.
 - b) If you use gas for purposes or properties other than specified in your application.
 - c) If you fail to eliminate any hazardous conditions found to exist in your piping, venting, appliances, etc.

- d) If you do not pay any proper charges, including deposit, as provided in our tariff.
- e) If payment of a delinquent balance with a check is dishonored by a bank or other financial institution after we have issued appropriate notice of disconnection.
- f) If you refuse to allow our employee access to the premises.
- g) If you violate rules, service agreements or filed tariffs.
- h) If you use equipment that adversely affects our service to other customers.
- i) If you obtain or use service fraudulently or tamper with our property.

3. **Except in case of danger to life or property, or fraudulent use, impairment of service or violation of law, the following guidelines for discontinuance of service shall apply:**

- a) We will give you written notice of discontinuance either by mail or by delivery of the notice to your premises. Service will not be discontinued before the eighth business day after the notice is mailed or personally delivered. Notice will be considered delivered if it is handed to an apparently competent person at the residence or to an employee at a business account. If no one is available to receive the notice, it will be considered served when it is attached to the primary door of the residence or business office.

For nonpayment of a deposit, we shall not discontinue service before 5 p.m. of the eighth business day after the delivery or mailing date.

Before discontinuance of service occurs, we will make a good-faith effort to reach you in person, by telephone or by additional mailed notice, to advise you of the pending discontinuance and the reasons therefore. If we have not discontinued service within 10 working days of the due date of the first notice and if other mutually acceptable arrangements have not been made, the discontinuance notice shall be void and we must deliver a new notice to you before service can be discontinued.

All delinquency or discontinuance notices will tell you the reasons for the notice and how to contact Cascade to answer any questions you may have. All notices will accurately state amounts owing for service(s) subject to discontinuance.

- b) Except in case of danger to life or property, we will not discontinue service on Saturdays, Sundays or legal holidays, or on any other day when we cannot re-establish service on the same or following day.
- c) When a Cascade employee is sent to discontinue service, he/she will accept payment. If you pay an amount greater than the outstanding balance, the extra amount will be credited to your account. We may charge a fee, as specified in our tariff, if we visit your premises to discontinue service for nonpayment of a bill and payment is received.
- d) We will make all reasonable efforts to notify everyone residing in a multiple-dwelling unit or master-metered complex, such as an apartment house, before discontinuing service. If one or more of the occupants of such a unit requests, we must allow five additional days for the residents to arrange for continued service.