

PLEASE READ THIS AS IT CONTAINS IMPORTANT INFORMATION REGARDING
YOUR RIGHTS AS A CUSTOMER

This document summarizes Your Rights as a Customer (“YRAC”) and is based on customer protection rules adopted by the Public Utility Commission of Texas (“PUC”). These rules apply to all retail electric providers (“REPs”). You may view the PUC’s complete set of electric rules at <http://www.puc.texas.gov/agency/ruleslaws/subrules/electric/Electric.aspx>.

SFE Energy Texas, Inc. Contact information

SFE Energy Texas, Inc. (dba SFE Energy), PUC Certification No. 10249, may be contacted Monday through Friday from 8:00 a.m. to 4:00 p.m. Central Time, excluding holidays, with questions, concerns, billing inquiries, or for information regarding services.

Customers may reach SFE at:

Toll-free phone number: 1-888-351-2169

Email: cs@sfeenergy.com

Fax: 1-877-685-6765

Mail: SFE Energy Texas, Inc.

PO Box 25366, Houston, TX 77265

Hearing & Speech Impaired (Toll-free): 1-888-467-3542

Website at www.sfeenergy.com.

Enrollment with a REP

Change of Service Provider: Your REP must have your verifiable authorization before switching your electric service. If you believe your service has been switched without your permission, also called “slamming,” immediately contact your chosen REP. Upon notification, the affected REPs, TDU and registration agent must promptly take all necessary actions to return your service to your chosen REP in accordance with the market process approved by the PUCT.

Billing and Payment

Authorized Charges: Before any new charges are included on your electric bill, your REP must inform you of the product or service being offered, all associated charges, and explicitly state that the charges will appear on your electric bill. Your REP must obtain your clear and explicit consent to both the service and the associated charges appearing on your bill. If you believe your bill includes unauthorized charges, also called “cramming,” you have the right to contact your REP and dispute such charges. If you are not satisfied with the REP’s review, you may file a complaint with the PUCT. Your REP will not disconnect your electric service for non-payment of unauthorized charges and will not file an unfavorable credit report against you unless the dispute is ultimately resolved against you.

If any charges are determined to be unauthorized, your REP will: cease charging you for the product or service; remove the charge from your bill; and refund or credit any money paid for the unauthorized charges within 45 days. If the unauthorized charges are not refunded within three (3) billing cycles, interest will be paid at the annual rate established by the PUCT on the amount of unauthorized charge until it is refunded or credited. A customer may request that the REP provide all billing records related to unauthorized charge that are within the REP’s control within 15 business days after the unauthorized

charge is removed from the bill. Your REP will not re-bill or re-charge you for any unauthorized charge. If a REP erroneously files an unfavorable credit report due to an unauthorized charge, it must correct the report immediately.

Meter Testing Requirements: You have the right to request a test of your electric meter to verify its accuracy. The test can be conducted every four years at no charge. If an additional test is requested during the four-year period, and the meter is determined to be accurate, the TDU may assess a testing fee in accordance with its tariff. Your REP can request the meter test on your behalf.

Deferred Payment Plans and Other Payment Arrangements: If you cannot pay your bill on time, contact your REP immediately. Your REP may offer a short-term payment arrangement, allowing you to pay after the due date but before the next bill is due. A deferred payment plan allows you to pay an outstanding bill in installments extending beyond the due date of your next bill. Your REP may require an initial payment to initiate the plan. Your REP must offer a deferred payment plan, upon customer request, for a bill that becomes due during an extreme weather emergency, during a state of disaster declared by the governor to a customer in the area covered by the declaration, and to a customer who has been under-billed by \$50 or more. A deferred payment plan may include a five percent (5%) penalty for late payments. If you do not fulfill the terms of your deferred payment plan, your electric service may be disconnected; however, your REP cannot disconnect service until appropriate notice is provided.

Your REP may apply a switch-hold while you are on a deferred payment plan, which prevents you from switching to another REP until your deferred balance is paid in full. Once you pay off your deferred balance, your REP will submit a request to remove the switch-hold by noon on the next business day, and you will receive a notification confirming the switch-hold removal.

Critical Care Residential Customer or Chronic Condition Residential Customer: A customer may apply for the designation of Critical Care Residential Customer or Chronic Condition Residential Customer. Please contact your REP to receive an application for Critical Care or Chronic Condition Residential Customer. The TDU will process the application and make a determination of customer eligibility. Qualification as a Critical Care or Chronic Condition Residential Customer does not relieve a customer of the obligation to pay the REP or the TDU for services rendered. However, a Critical Care or Chronic Condition Residential Customer who needs payment assistance should contact its REP immediately regarding possible deferred payment options or other assistance that may be available. A Critical Care Residential Customer is a residential customer who has a person permanently residing at the home who has been diagnosed by a physician as dependent upon an electric-powered medical device to sustain life. A Chronic Care Residential Customer is a residential customer who has a person permanently residing at the home who has been diagnosed by a physician as having a serious medical condition that requires an electric-powered medical device or electric heating or cooling to prevent the impairment of a major life function through a significant deterioration or exacerbation of the person's medical condition.

Residential Energy Assistance Programs: Residential customers may qualify for financial and energy assistance programs administered by local, state, or federal organizations. Residential customers designated as having chronic conditions or critical care needs may also access specialized programs; customers interested in these programs must follow established application procedures. Your REP may also offer discounts to eligible low-income residential customers. To learn more about eligibility criteria,

application processes, or to inquire further about any of these residential assistance options, please contact your REP's Customer Service department directly.

Disconnection and Reconnection of Electric Service

Disconnection of Service: The PUC has provided that, under certain dangerous circumstances (such as unsafe electric line situations), a REP may authorize your TDU to disconnect your electric service without prior notice to you. Additionally, a REP may seek to have your electric service disconnected for any of the reasons listed below:

- failure to pay a bill owed to the REP, or to make a deferred payment arrangement by the date of disconnection;
- failure to comply with the terms of a deferred payment agreement made with the REP;
- using service in a manner that interferes with the service of others or the operations of non-standard equipment;
- failure to pay a deposit required by the REP; or
- failure of the guarantor to pay the amount guaranteed when the REP has a written agreement, signed by the guarantor, which allows for disconnection of the guarantor's service.
- Prior to disconnecting your service for non-payment, the REP must provide you with a Disconnection Notice. This notice must be mailed to you separately no earlier than the first day after the date your bill is due. The disconnection date must be 10 days from the date the notice is issued and may not fall on a holiday or weekend or the day preceding unless their personnel are available to take payments and service can be reconnected. If, however, you have a Chronic Condition Residential Customer designation, you and any secondary contact listed on the PUC-approved application form will receive written notice of the REP's intent to disconnect service no later than twenty-one (21) days prior to the date that service will be disconnected.
- Additionally, the REP may not disconnect your electric service:
 - if it receives notification by the disconnection date that an energy assistance provider will be forwarding sufficient payment on your account;
 - for non-payment during an extreme weather emergency and must offer you a deferred payment plan for bills due during the emergency; or for non-payment if you inform the REP, prior to the disconnection date stated on the notice, that you or another resident on the premises is a Critical Care Residential Customer. However, to obtain this exemption, you must enter into a deferred payment plan with the REP and have the Critical Care Residential Customer's attending physician contact the REP and submit a written statement attesting to the necessity of electric service to support life. This exemption from disconnection shall be in effect for 63 days and may be applied for again after the 63 days has expired and the deferred payment plan has been fulfilled.

Reconnection of Service: If your service has been disconnected by the REP for non-payment, the REP will, upon satisfactory correction of the reasons for the disconnection, notify your TDU to reconnect your service. The REP will continue to serve you under the Terms of Service in effect prior to issuance of the Disconnection Notice. If your service was disconnected due to a dangerous situation, your service will be reconnected once you notify your REP that you have corrected and satisfactorily resolved the dangerous situation.

Complaint Resolution Process

Complaint Resolution: If you have any questions, concerns, or complaints regarding your service, you may contact your REP directly. Your REP must investigate any complaints and respond within twenty-one (21) days. If you are not satisfied with the REP's response, you may request supervisory review. Your REP must advise you of the results of the supervisory review within ten (10) business days of your request. If you are still dissatisfied, you may file a formal or informal complaint with the PUCT or the Office of the Attorney General, Customer Protection Division. Your REP cannot require you to engage in alternative dispute resolution, arbitration, or mediation before filing a complaint with the PUC. While your PUC complaint is under investigation, your REP cannot disconnect your electric service or report non-payment of disputed charges to credit agencies. However, you must continue paying any undisputed portion of your bill to avoid disconnection. Your REP will maintain records of all complaints for at least two (2) years after the complaint is closed by the PUC.

Additional Consumer Protections

Do Not Call List: The PUCT maintains a "Do Not Call List" for customers who do not wish to receive telemarketing calls. Customers may register for this list online at www.puc.texas.gov or www.texasnocall.com, or by calling toll-free 1-888-309-0600.

Non-English Language: You have the right to receive important documents, notices, and customer communications from your REP in English, Spanish, or the language in which your service was marketed, as you prefer. Documents available in your chosen language include your Terms of Service, Electricity Facts Label, billing statements and notices, details about promotions and discount programs, and access to customer service assistance. Additionally, certain essential documents, such as "Your Rights as a Customer" disclosure and disconnection notices, will always be provided in both English and Spanish (unless you specifically designate another preferred language).

Privacy Rights: Your REP is required to keep your personal and account information confidential and cannot release it to others without your consent. However, this prohibition does not apply in certain situations as required by law, such as disclosures to the PUCT to investigate complaints, to energy assistance agencies upon request, to law enforcement agencies, to your local TDU for service purposes, or to authorized entities involved in completing market transactions, such as switch or move-in requests. Your REP may also share your information with vendors, partners, affiliates, or agents performing services on its behalf. Additionally, before your REP provides your information to third parties for marketing purposes, you must be notified and given at least 30 days to opt-out.

Involuntary Load Shedding: Your TDU implements procedures for involuntary load shedding, which involves the controlled interruption of electricity to prevent widespread outages and stabilize the electric grid during emergency situations. Detailed information regarding your TDU's specific procedures for involuntary load shedding can be found at <https://www.sfeenergy.com/texas/> on the portion of site labeled "Utility Load Shed Links."

Important Contact Information

Reporting Outages and Emergencies: Please use these telephone numbers for reporting outages or other emergencies to your TDU:

AEP TEXAS CENTRAL (ATC): 1-866-223-8508

AEP TEXAS NORTH (ATN): 1-866-223-8508

CENTERPOINT ENERGY (CNP): 1-800-332-7143

TEXAS NEW MEXICO POWER (TNMP): 1-888-866-7456

ONCOR (ONCOR): 1-800-233-2133.

Public Utility Commission of Texas Contact Information:

Toll-free telephone: 1-888-782-8477

Direct: 512-936-7120

Address: Consumer Protection Division
PO Box 13326, Austin, TX 78711-3326

Email: Customer@puc.texas.gov

Website: www.puc.texas.gov

Fax: 512-936-7003