

Morris Area Energy Cooperative Energy Aggregation Program



Insert date

Customer Name
Mailing Address1
City State Zip code

Dear Borough of Bay Head Resident,

The Borough of Bay Head in conjunction with the Morris Area Energy Cooperative has passed an ordinance and resolution to establish an Energy Aggregation Program. Enclosed please find important information on the Energy Aggregation Program. Many municipalities throughout the State are participating in this program to provide a benefit to their residents. The accompanying attachments explain the program in detail along with the rate we were able to achieve to help save you money on your utility bill.

We are pleased that we are able to offer this electric energy savings program. This program is very different than other third party supply contracts and offers protections to you that individual contracts may not offer, such as no penalties or fees to opt out, opt out at any time and a flat, fixed (not variable) rate.

The Energy Aggregation Program is overseen by the Board of Public Utilities (BPU) and the Division of Rate Counsel through N.J.A.C 14:4-6 et seq. It allows for municipalities to pool the energy usage from all residents within each municipality in an effort to find a lower rate on the electric supply portion of your bill.

This program is an Opt-Out program; this means that if you wish not to experience the fixed rate savings that have been secured, you must Opt-Out. We are bound to follow the statutory guidelines and this aspect of the program is a provision of N.J.A.C. 14:4-6, not the Borough of Bay Head, nor our energy consultants, Concord Energy Services (CES) & Commercial Utility Consultants, Inc. (CUC). In an effort to provide you a better rate and group buying power, as well as protection against fluctuating rates, we see this as a valuable service of which we could take advantage.

For those of you who have questions beyond what is enclosed here, we will be holding **an informational meeting on 7/6/2015 at 6:00 p.m.** to be held at the Bay Head Fire House, located at 81 Bridge Avenue, Bay Head.

Our energy consultants, CUC and CES, will be on hand to do a presentation and answer any questions you may have at that time. Please visit www.bayheadnj.org or www.njaggregation.us/maec for any additional outreach information and meeting dates. Please also see the attached FAQ for additional information.

We appreciate you taking the time to read this valuable information and look forward to helping you save on your utility bill.

Sincerely,

William Curtis

William Curtis, Mayor

Three things you should know:



- ✓ This program has been structured to provide residential customers with some savings at no risk.
- ✓ Your utility will continue to send your monthly bill, respond to outages or other emergencies and deliver the electricity supply.
- ✓ If you do nothing, you will be automatically enrolled in the program.

Morris Area Energy Cooperative

Energy Aggregation Program

For Questions Call:
866-688-5197
To Opt Out Call:
877-292-3904



<<Insert date>>

Customer Name
Mailing Address¹
City State Zip code

Dear Borough of Bay Head Resident,

The Borough of Bay Head in conjunction with the Morris Area Energy Cooperative has passed an ordinance and resolution to establish an Energy Aggregation Program. This program permits the aggregation of all residential customers for the purpose of purchasing electricity at lower rates than are currently available from your electric utility. The Cooperative has combined the load of all residential customers in the participating municipalities and received competitive bids from NJ BPU licensed suppliers to provide this supply service and provide some savings to you.

How The Cooperative Works:

We have obtained a rate that is lower than what JCP&L currently charges for the energy supply portion of your bill.¹ This program offers a flat, fixed rate and is designed to offer some savings without the risk of rate increases; unlike other variable Third Party Supply (TPS) contracts. This means the rate will remain fixed for the term of the contract.

Electricity Auction Results: The auction results are \$ 0.0959/kWh offered by IDT Energy, Inc. compared to JCP&L's average Price to Compare rate of \$ 0.1031/kWh. This rate will not go into effect until the enrollments begin in **September 2015** and will be offered through August 2017. For example, if your monthly electric usage is 1000/kWh, your bill under this program will be \$95.90 for the supply portion versus \$103 that you would have paid with JCP&L.

JCP&L will continue to provide the delivery portion of your bill at regulated rates and will continue to provide all emergency and safety services. JCP&L will also continue to provide customer services such as meter reading, billing² and service restoration. You will also continue to only receive one bill and continue to pay JCP&L.

As a Borough of Bay Head resident you will be automatically enrolled in the program unless you **opt-out by July 30, 2015**. Once enrolled, you may leave at any time and you will never have to pay any fees associated with joining or leaving the program.³

How We Can Help You:

As a residential electric customer who has not chosen a Third Party Supplier (TPS) for your electric supply, you will be automatically enrolled in this program unless you indicate your desire not to participate to receive the anticipated energy savings by completing and mailing the attached response card by **7/30/2015**. (The date shall be equal to 30 calendar days after the postmark on the notice.) You may also call 877-292-3904 to opt out or visit **www.njaggregation.us/maec**. Please note that wait times may be longer during high call time periods. Please have your bill handy.

✕ If you do not wish to participate in the savings program, kindly return the portion below. ✕

I wish to Opt-Out of the Morris Area Energy Aggregation Program

Mail to: Morris Area Energy Aggregation Program
C/O Commercial Utility Consultants, Inc.
430 Clements Bridge Rd. Barrington, NJ 08007

Supplier Insert
Barcode Here

Full Name: _____
Street Address: _____
City, State, Zip: _____
Customer #: _____

(Full customer # must be filled in to ensure accuracy of opt out)

The 20 digit customer # can be found on your JCP&L bill under the "Charges from JCP&L" section.

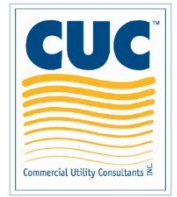
1 JCP&L rates could increase or decrease during the course of this program, which would affect the anticipated level of customer savings. JCP&L charges can change quarterly and are posted on the web.

2 Other billing arrangements may apply for customers who do not remain current with their bills.

3 Leaving the program is subject to the timing of meter readings and typically takes 1 full meter read cycle.



Frequently Asked Questions



- 1. Who do I Call if my electric goes out?**
You will still call PSEG or JCPL.
- 2. Do I have to be in this program?**
No. you can opt out by going to www.njaggregation.us/maec, calling 877-292-3904 or by returning the bottom portion of the Opt-out letter.
- 3. Can my information be sold to advertisers or energy companies?**
No. Your information, including your account number, is confidential and can only be used to enroll you in the program your municipality has set up.
- 4. What is a Government Energy Aggregation program?**
A municipality has the ability to pool together the usage of all their residents to obtain a lower electric or gas rate than what the Local Distribution Company is currently charging. If they are able to secure a lower price, the municipality can then offer it to all their residents.
- 5. Is there a fee to be a part of the program?**
No, there are no fees or penalties.
- 6. Is there a fee if I leave the program after it starts?**
No, there will never be a fee or penalty for a resident to leave the program, even after it starts.
- 7. Will I be penalized if I do not become a part of the program?**
No, there will never be a fee or penalty. If you do not want to be a part of it you are free to stay with your local utility company or choose your own Third Party Supplier (TPS).
- 8. Is Commercial Utility Consultants or Concord Energy Services an energy supplier?**
No. They are independent consultants that works with all the energy suppliers licensed to do business in New Jersey by the BPU to obtain the energy contract and work through the process to put the Aggregation program in place.
- 9. Am I going to have to pay more than one bill if I am a part of this program?**
No, you will continue to receive one bill from your utility company and will pay that bill directly to them as you always have.
- 10. Who do I call with service questions or questions about my bill?**
You will continue to call your local utility company just as you always have.
- 11. Who will now read my meter?**
Your local utility company will still read your meter.
- 12. Will the Budget Bill or Equal Payment Plan be offered?**
Yes, this will be offered for this program. You may experience a "true-up" prior to enrollment.
- 13. Are the people knocking on my door asking about my electric bill a part of this program?**
No. No one associated with CUC/CES or this program will be calling or knocking on your door. All official program information is sent via USPS and can be found on the websites mentioned in the accompanying material.
- 14. What information will I receive about the program?**
Aside from public meetings and advertising, you will receive at least 2 letters. One is your official Information Packet and it provides the details such as the new rate, term, chosen supplier and the deadline for opting out. The second is a confirmation letter from the utility company stating you have elected to remain in the program and the date you will be switched over. **This is a form letter stating you have chosen to switch even though the program was chosen by your municipality as a benefit to you. You may disregard this letter.**
- 15. Is the price a "teaser" price that will go up after I am a part of the program?**
No. Your price will remain at the rate as indicated on the enclosed Opt-Out notification for the full term of this aggregation.
- 16. What happens after the initial term expires?**
A new rate and term will be offered which you will be notified of. If no savings can be offered, you will automatically be returned to the default service rate through the utility company.
- 17. Who oversees the Government Energy Aggregation process?**
The NJ Board of Public Utilities, the Rate Counsel and the Division of Community Affairs all play a part in overseeing the Aggregation programs in NJ. CUC/CES both must follow strict statutory guidelines implemented by the state agencies.

IDT Energy, Inc. (IDTE) Third Party Supplier Contract Summary

MORRIS AREA ENERGY COOPERATIVE - MUNICIPAL AGGREGATION PROGRAM PARTICIPANTS

<p>Third Party Supplier Information</p> <p>By entering into this contract, you are agreeing to purchase your electric supply from this supplier</p>	<p style="text-align: center;">State of New Jersey License Number: ESL-0081 (Electric), GSL-0090 (Gas) IDT Energy, Inc., 520 Broad Street, Newark, NJ 07102 855-823-9309 - contactus@idtenergy.com - www.IDTEnergy.com</p> <p>You have chosen IDTE as your third party supplier (TPS). IDTE is not affiliated with your electric distribution company (EDC). IDTE is responsible for the electric supply charges on your bill. These charges will appear on your EDC's bill separate and apart from your EDC's charges for delivering your electricity.</p>
<p>Price Structure</p>	<p>With this Municipal Aggregation program, your price will be effective starting with your first date of service with IDTE and will remain fixed for all bills issued within 24 months of your starting date or through 08/31/2017, whichever comes first.</p>
<p>Generation/ Supply Price</p>	<p>The price you will be charged for the length of your Aggregation term will be \$0.0959 per kWh (9.59 cents/kWh).</p>
<p>Statement Regarding Savings</p>	<p>This price may be higher or lower than the Electric Utility's price in any month. There is no guarantee of savings.</p>
<p>Amount of time required to change from TPS back to default service or to</p>	<p>If you choose to cancel service and opt-out of this municipal aggregation to return to your EDC or switch to another TPS, this change will be effective with the next available cycle date in accordance with your EDC's cycle rules, which takes 1 to 2 billing cycles from the submission of the cancellation request.</p>
<p>Incentives</p>	<p>A) With this Municipal Aggregation program, your price will be effective starting with your first date of service with IDTE and will remain fixed for all bills issued within 24 months of your starting date or through 08/31/2017, whichever comes first.</p> <p>B) Participants in this Municipal Aggregation program are eligible to register to earn IDTE Online Rewards. Points are earned based upon energy consumption and may be redeemed for branded retailer gift cards and more. After IDTE service activation, visit www.IDTEnergyRewards.com to register your meters. Terms and conditions apply.</p>
<p>Right to Cancel/Rescind</p>	<p>This Agreement shall continue until the expiration of the specified term unless either party provides notice of its intent to cancel and until the EDC completes the termination in accordance with its rules. A customer may opt-out of this Agreement at any time during the 30 calendar days after the postmark on the notice by calling CUC at 877-292-3904, visiting www.njaggregation.us/maec or returning the enclosed tear off form to the designated address.</p>
<p>Contract Start Date</p>	<p>Your account will begin receiving Electric Supply Service from IDTE on or about 9/1/15 which will coincide with the next available billing cycle date provided by your EDC.</p>
<p>Contract Term/Length</p>	<p>End of Term date is 08/31/17.</p>
<p>Cancellation / Termination Fees</p>	<p>There are no early termination fees associated with this municipal aggregation program.</p>
<p>Renewal Terms</p>	<p>You will receive notice within 30 days prior to expiration of the term advising of your renewal options. You may cancel this agreement at any time with no penalty.</p>
<p>Distribution Company Information</p>	<p>Your EDC will continue to deliver electric to you, you still make payment to your EDC for this service, and you will still call your EDC in the case of an energy related emergency. You may contact your EDC at the information provided below:</p> <ul style="list-style-type: none"> • JCPL: 1-888-LIGHTSS (544-4877) • PSEG: 1-800-436-PSEG (7734)