



Customer Handbook

Montana

NorthWestern[®]
Energy
Delivering a Bright Future

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ABOUT US

NorthWestern Energy's mission is to deliver safe, reliable and innovative energy service for our customers across Montana, South Dakota, Nebraska and Yellowstone National Park in Wyoming. We are proud to be a valued member of the more than 300 communities in Montana and South Dakota we supply with electrical service, along with Yellowstone National Park in Wyoming, as well as the nearly 200 communities in Montana, South Dakota and Nebraska we supply with gas service.

Our vision: Enriching lives through a safe and sustainable energy future.

Our mission: Working together to provide safe, reliable and affordable energy solutions that create value for customers, communities, employees and investors.

CONTACT INFORMATION

Report Power Outages

NorthWesternEnergy.com/outages or
888-467-2669

Payment Address

11 E. Park St.
Butte, MT 59701-1711

Customer Service

Call us at 888-467-2669, Monday through Friday, from 7 a.m. to 6 p.m. or visit one of our walk-in offices listed on the next page.

24/7 Emergency Service

888-467-2669

WALK-IN OFFICE LOCATIONS

Billings

1944 Monad Road
Billings, MT 59102
Open M-F, 8 a.m. - 5 p.m.

Bozeman

121 East Griffin Drive
Bozeman, MT 59771-0490
Dropbox only

Butte

400 Oxford Street
Butte, MT 59701
Open M-F, 8 a.m. - 5 p.m.

Great Falls

1501 N River Road
Black Eagle, MT 59414
Open M-F, 8 a.m. - 5 p.m.

Helena

1313 North Last Chance Gulch
Helena, MT 59601
Open M-F, 8 a.m. - 5 p.m.

Kalispell

890 N. Meridian Rd.
Kalispell, MT 59904-2888
Open M-F, 8 a.m. - 11:30 a.m.
and 12:30 p.m. - 5 p.m.

Missoula

1903 S. Russell St.
Missoula, MT 59801
Open M-F, 8 a.m. - 5 p.m.

MY ENERGY ACCOUNT

NorthWestern Energy makes it easy to manage your energy account right from our website. You can track your energy use, sign up for paperless billing, register for Auto Pay, make a one-time payment and report a power outage. You can even start, stop or transfer service if needed.



Register for your My Energy Account today:

1. Go to **NorthWesternEnergy.com**.
2. Click on the **Register for My Energy Account** button.
3. Fill out the registration form and submit. *You will need your account number and one piece of personal identification information currently on your NorthWestern Energy account, such as your date of birth, Social Security number, federal tax ID or state ID, or Driver's License number of the main account holder.*
4. Once you have chosen your username and password, you will be able to log in to the portal dashboard anytime, from anywhere!

ENERGY CONNECTIONS

Every month in your bill, you will find our newsletter, *Energy Connections*. This will give you important safety information, company updates and a monthly recipe. Visit **NorthWesternEnergy.com/newsletter** to read past issues of *Energy Connections*.

BRIGHT MAGAZINE

Bright magazine showcases our sustainability efforts and the exciting work going on at NorthWestern Energy. Visit **NorthWesternEnergy.com/Bright** to subscribe for free or read a digital version of the magazine.

PAYMENT AND BILLING OPTIONS

You have several payment options available to you:

- Sign up **online**, through your My Energy Account, for **Auto Pay**, which automatically deducts your monthly payment from your checking or savings account.
- **Paymentus** lets you make a payment online using your checking or savings account or using a credit or debit card. A processing fee may apply.
- You can call one of our toll-free numbers to **pay over the phone. 833-970-2262 for English or 833-970-2263 for Spanish.**
- **Send us a check** in the mail.
NorthWestern Energy, 11 E Park St, Butte, MT 59701-1711
- Stop by one of our convenient walk-in offices (cash, checks and money orders accepted).
- **Pay by text** (learn more at your My Energy Account).

Budget Billing

NorthWestern Energy offers Budget Billing, a program where you pay the same amount each month to level out seasonal highs and lows. Budget amounts are calculated based upon your past 12 months usage and current rates. We'll review your account quarterly to prevent a large overpayment or underpayment from accumulating. Changes may be necessary in your budget amount due to an increase or decrease in your usage patterns and/or the rates currently in effect. This program works well in conjunction with the E-bill Paperless billing and Auto Pay.

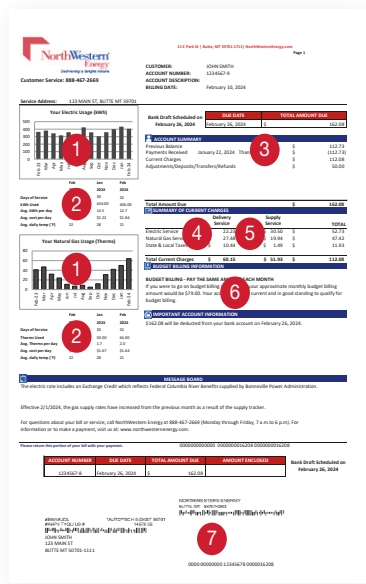
To learn more, visit **NorthWesternEnergy.com/budgetbilling** or call 888-467-2669

E-bill Paperless Billing

Simplify your life by signing up for our free paperless billing service. With E-bill, you'll receive an email every month letting you know that your new bill is available to review online. It's fast, convenient and completely secure.

HOW TO READ YOUR BILL

For a more detailed explanation of your bill, visit our website at NorthWesternEnergy.com/ReadYourBill.



1. Use these graphs to see and compare the energy you've used over the past 13 months.

2. Compare your days of service, energy usage, average per-day costs and daily temperatures during the same period last year, the prior month and the current month.

3. A snapshot of your account since your last bill. It includes the balance from any previous bills, payments, current charges and any other adjustments processed on your account, as well as your total amount due for the month. Payments received after the billing date are not included. Note that payments and bill credits are shown inside parentheses, for example (130.00). Miscellaneous Services listed here can include connect fees, reconnect fees and deposits.

4. Delivery Service is the cost of the wires, poles, substations, compressor stations and pipelines that deliver natural gas and electricity to your home. We invest heavily in our electric grid and natural gas system. Without that investment, we would not be able to consistently deliver reliable energy. Delivery services can be thought of as cost to use the highways (pipes and wires) that deliver the energy from the generation source to the user. These charges are subject to regulation by the State Utility Commissions and, where appropriate, the Federal Regulatory Commission.

5. Supply Service is the charge for the amount of electricity or natural gas you use. The supply may come from a variety of sources, some owned by NorthWestern Energy and others owned by third-party suppliers. Supply Service is a flow-through cost, meaning our cost is passed on directly to our customers. There is no mark-up, and NorthWestern Energy does not make profit from these costs.

Besides giving you the amount you owe every month, your NorthWestern Energy bill contains information about your energy use that can help you manage it. This sample bill shows you what each section means.

6. For customers enrolled in Budget Billing, a summary of your actual account information is provided. For customers not currently participating in the Budget Billing program, we will provide an approximate Budget Billing amount for eligible accounts if you were to sign up for the program.

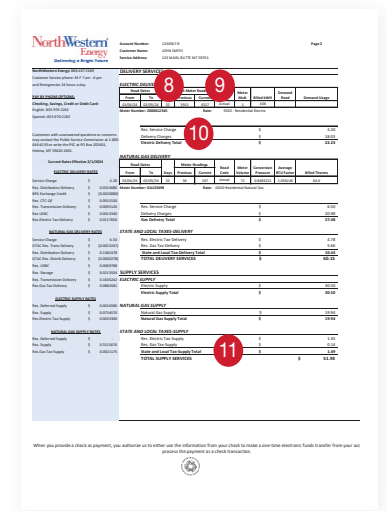
7. Tear off this portion of your statement if you would like to send a check (payable to NorthWestern Energy) to pay your bill. Please make sure the NorthWestern Energy address shows through the return envelope window and don't forget to allow 3-5 days for your payment to mail and process. You can also pay electronically through My Energy Account at NorthWesternEnergy.com.

8. The number of days in the bill cycle, which may fluctuate between billing cycles.

9. The Read Code indicates if the meter read was actual or estimated. If estimated, we calculate your bill based on the past usage at the address. Any adjustments will occur with the next actual meter reading.

10. Service Charge covers a portion of the costs needed to get customers set up to receive service such as the costs of our customer care system, including our contact center, walk-in offices, online bill pay, website and other services we offer to customers.

11. This section contains a summary of the state



and local taxes based on your usage. Taxes are a flow-through cost that NorthWestern Energy does not control. NorthWestern Energy pays property taxes to the state of Montana, those taxes are passed on to our customers, so we are collecting taxes on behalf of the state for the services needed by Montanans.

ENERGY BILL TERMS

Avg. Daily temp (F): the average daily temperature for the billing cycle

Therm: unit of measurement used to bill gas usage. Your gas meter measures in cubic feet. We use a multiplier to convert cubic feet into therms. The multiplier varies depending on the altitude of where you live as well as the energy value of the gas used during the billing period. A therm of natural gas is equal to 100,000 BTU.

kW-kilowatt: the measure of the rate at which electrical energy is used. Kilo means 1000, so a kilowatt is equal to 1000 watts. Similar to a speedometer on a car that measures how fast the car is traveling at a given point in time.

kWh-kilowatt hour: the measure of the amount of electricity used over one hour. It would be similar to the odometer on a car that tells how many miles the car traveled in one hour. The kWh is measuring the usage over a specific time frame of one hour. For example, if a heater used 1000 watts and ran for one hour, it would use 1 kWh for that hour.

YOUR ENERGY DOLLAR

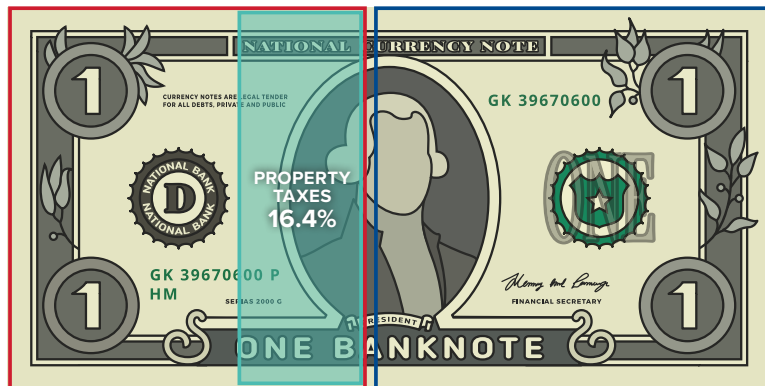
Flow-through costs

These are charges that NorthWestern Energy does not control. In this category, our cost is passed on directly to our customer. There is no mark-up, and NorthWestern Energy does not make profit from these costs. This includes:

Electricity and natural gas supply – This is the cost of the energy you use.

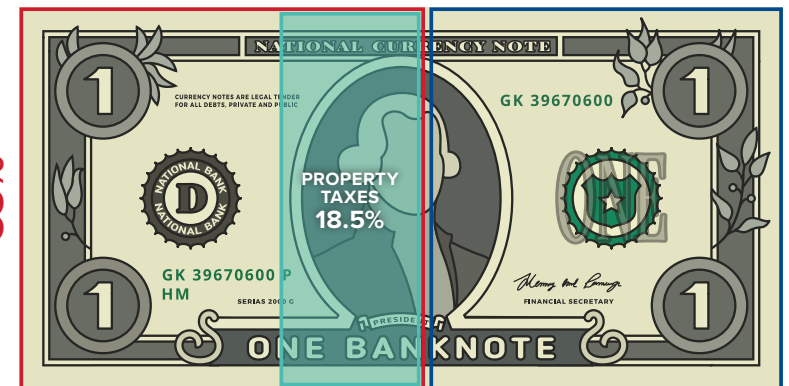
Property taxes – NorthWestern Energy pays property taxes to the state of Montana, those taxes are passed on to our customers, so we are collecting taxes on behalf of the state for the services needed by Montanans. NorthWestern Energy’s customers receive a pass through that is approximately three times the property taxes in their utility bills compared to our peer group average.

Electricity*



*Based on a monthly electric bill for a residential customer using 750 kWh per month. OTHER - 0.9%

Natural Gas†



†Based on a monthly natural gas bill for a residential customer using 100 therms per month. OTHER - 0.8%

Base costs

These are the costs that NorthWestern Energy controls (with approval from the Montana Public Service Commission). This includes:

Delivery charges – This is the cost of the wires, poles, substations, compressor stations and pipelines that deliver natural gas and electricity to your home. We invest heavily in our electric grid and natural gas system. Without that investment, we would not be able to consistently deliver reliable energy.

Monthly service fees – These fees cover a portion of the costs needed to get customers set up to receive service such as the costs of our customer care system, including our contact center, walk-in offices, online bill pay, website and other services we offer to customers.

Electric generation resources - NorthWestern Energy owns a balanced and diverse mix of electric generation resources, in order to provide our customers reliable energy at the lowest long-term cost.

ENERGY-SAVING TIPS



The first step to improving efficiency of your home is obtaining a home energy assessment, also referred to as a Home EnergyCheck. An energy specialist evaluates your home and identifies recommended energy-saving improvements and tips. To learn more visit NorthWesternEnergy.com/EnergyCheck or call 1-800-823-5995.



Evaluate your roof, walls and foundation insulation levels to determine if you need to add insulation.



Install a smart and programmable thermostat. Being aware of how you control your temperature settings will help you save money and stay comfortable in your home. In the fall and winter turn it down, and turn it up in the spring and summer.



Cut your water heating bills: use less hot water by installing low-flow faucet aerators and shower heads. Set the water heater temperature to 120°F, and when applicable insulate your water heater and the first 10 feet of hot water pipes.



Check your refrigerator/freezer temperatures to make sure they are efficient. Clean the coils and place them away from the oven or dishwasher and out of direct sunlight.



Replace furnace filters as recommended and have a professional inspect and clean your heating system annually.



Air leaks are among the greatest sources of energy loss in a home.



One of the quickest energy-saving tasks you can do is caulk, seal, and weatherstrip all seams, cracks, and openings to the outside.



Switch to energy efficient LED lighting and consider installing timers.

Design landscaping that will deliver effective shade, act as a windbreak, and reduce your heating and cooling bills.



When purchasing appliances, look for Energy Star and EnergyGuide labels to compare efficiency and ensure quality.

Visit northwesternenergy.com/tips for more tips.

POWER LINE SAFETY

Downed Power Lines

Coming into contact with a power line can cause significant injury or death. Assume all power lines are energized. If you see a downed or damaged power line, keep your distance and call 911 immediately. Never touch a power line or object, including trees, that is in contact with a power line.

If a power line falls on or near your vehicle stay in the vehicle and call 911 for help. If you must exit the vehicle because of a fire, tuck your arms across your body and jump clear of any wires with your feet together, never touching the vehicle and the ground at the same time. Then shuffle or hop at least 35 feet away keeping your feet together. Keep away and warn others to keep away until the authorities tell you it is safe.

Trampolines and Swimming Pools

When you're setting up a trampoline or inflating a pool, first look above to ensure you're not under any power lines.

Tree Trimming Turn-Offs

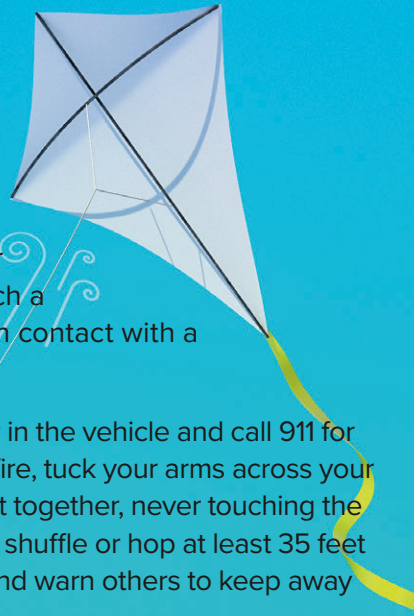
Before trimming a tree anywhere near a power line, call us to schedule a temporary power turn-off. You can also request a turn-off for any painting, construction or service upgrade projects. Call at least one business day in advance to schedule

Stay Away

Stay at least 10 feet away from power lines when working or playing outside. Service drops, which connect power lines to your home or business, are covered with a weatherproof coating. This coating protects the wire from weather, it does not protect you from the electricity in the wires.

Balloons and Power Lines Don't Mix

Don't let mylar balloons ruin the party. When mylar balloons are left untethered outside, they may float into power lines, become tangled and cause unexpected power outages. The metallic coating—or mylar—on the balloons conducts electricity, so when it meets a power line, it can not only cause an outage in your neighborhood, but can even spark an electrical fire



OUTAGE INFORMATION

Street Lights

If a street light is out, you can report it online at NorthWesternEnergy.com/streetlight. Fill in the necessary information about the street light, and we will work to ensure it is fixed as soon as possible.

Outage Safety

Use our online outage map reporting tool to tell us about an outage and to see the most up-to-date outage information. You can also sign up to get text messages and/or emails alerting you with the outage status.

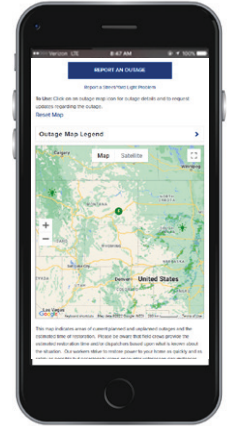
Preparing for a planned outage? Don't open your fridge or freezer doors any more than necessary. Refer to the FDA website for tips and precautions for food and water safety during power outages.

Transformer Issues

Call our team at 888-467-2669 if you come across a NorthWestern transformer that is open, broken, leaking, sparking or has been damaged in any way.

Service to Meter Only

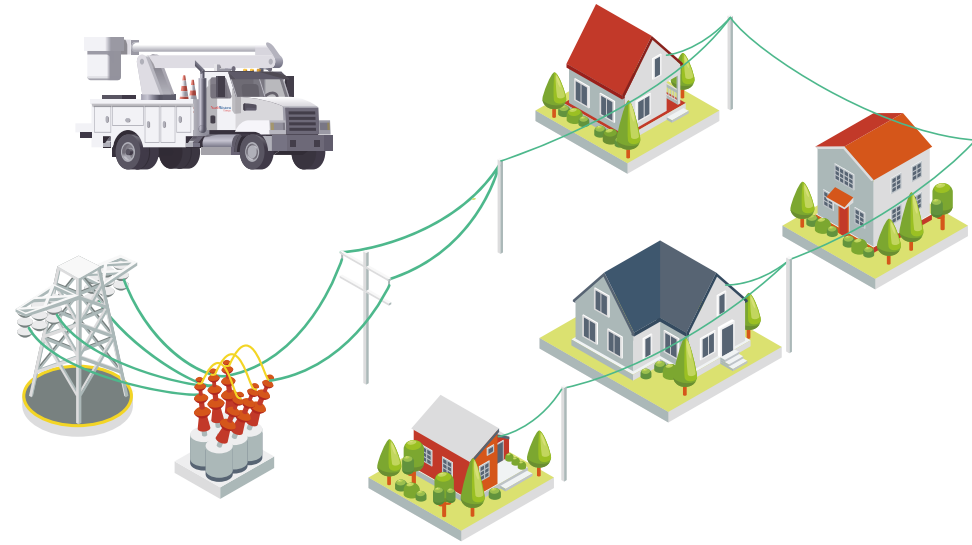
If there are any issues inside your home, you must call an electrician. If you are unsure of the issue, call our team at 888-467-2669.



RESTORING POWER AFTER AN UNPLANNED OUTAGE

NorthWestern Energy is committed to keeping power outages to a minimum. However, sometimes outages are unavoidable. During a widespread outage, we prioritize repairs to restore power to the largest number of customers possible, as quickly as possible while keeping everyone safe.

You can think of the electric grid like roads. Our transmission lines carry lots of electricity long distances and are like interstates. Distribution lines are like secondary highways, and service lines are like neighborhood roads or driveways.



Here's what happens during an outage:

Step 1: We learn about an outage, either from an advanced meter alerting us or a customer calling to let us know the power is out. These reports are sent to our control center. From there, controllers work to restore power remotely, and if that's not possible, they contact our line crews, who are on call 24 hours a day, 365 days a year. When crews arrive on scene, their first priority is safety. They secure the area as quickly as possible to protect the public from danger.

Step 2: Transmission lines carry large amounts of power across long distances and deliver power to substations. If a transmission line is damaged, it can disrupt power to thousands of people. Transmission lines must be repaired first.



Step 3: A single substation can distribute power to thousands of homes and businesses. When a major outage occurs, we check to see if it's a substation issue. Repairs to a substation can restore power to several neighborhoods at once. Sometimes we can route power to customers from a different substation while we work on repairs.

Step 4: Distribution lines carry power from substations to neighborhoods or business areas. Repairing problems with distribution lines can restore power to hundreds of customers.

Step 5: Once all the "interstates" and "highways" are repaired, we can start focusing on "neighborhood streets" and "driveways." These are the service lines that take power to individual homes and businesses. Repairing service lines restores power to one or a few customers at a time. In a widespread outage, we don't start with repairs to service lines because the problem is usually "upstream" from the service line, and we need to get power flowing before we can get it to your house.

NATURAL GAS SAFETY

A gas leak is often recognized by smell, sight, or sound:

Smell — A distinctive sulfur-like or rotten-egg odor is added to natural gas, so you'll recognize it quickly. This odor may fade or be difficult to distinguish, and not all natural gas transmission lines are odorized. Do not rely on your sense of smell alone to detect a natural gas leak.

Look — You may see dirt blowing into the air from a hole in the ground; continuous bubbling in water; dead or dying vegetation (in an otherwise lush area) over or near a pipeline; a damaged connection to a gas appliance; or an exposed pipeline after an earthquake, fire, flood or other disaster.

Listen — You may hear a hissing, whistling or roaring sound as natural gas escapes from a pipe.

If you suspect a natural gas leak, warn others and immediately leave the area. From a safe location at least 300 feet from the suspected leak, call 911 and NorthWestern Energy at 888-467-2669, any time, day or night.

Pipeline purpose and reliability

Pipelines are the safest way to transport energy products, including natural gas, crude oil and other fuels. The U.S. Department of Transportation's Pipeline & Hazardous Materials Safety Administration (PHMSA) regulates pipelines with the help of state partners. According to government and industry statistics, the most common cause of pipeline incidents is improper or unauthorized digging near a pipeline, which is why it's important to call 811 before you dig. Pipeline operators carefully build, maintain and monitor the integrity and security of their lines.

CARBON MONOXIDE SAFETY

Carbon monoxide poisoning can be deadly. Carbon monoxide is a colorless, odorless, poisonous gas that may be present when a fuel is not burned completely. Any fuel — wood, coal, oil, propane, kerosene — can produce carbon monoxide. It is also produced by the internal combustion engines in vehicles.

What are the symptoms of carbon monoxide poisoning?

- headache
- fatigue
- irritation of nose, mouth, eyes
- nausea
- unusual yawning
- tightening of the chest
- vomiting
- confusion

Such flu-like symptoms may affect an entire family. They may disappear when you are away from home, then return after you're back home.

What if you suspect carbon monoxide poisoning?

If you suspect you have a carbon monoxide problem, call NorthWestern Energy. If symptoms of carbon monoxide are present, get the victim to fresh air immediately and call 911. If a victim is not breathing, begin CPR.

Protect your family from dangerous carbon monoxide

Install and maintain carbon monoxide alarms inside your home, in a central location outside sleeping areas and on every level of your home, to provide early warning of carbon monoxide.

CALL BEFORE YOU DIG

Every digging project requires a call to 811 - even small projects like planting trees or shrubs. Hitting a buried utility line can be dangerous and costly.

Immediately contact NorthWestern Energy if you hit, touch, scrape, or damage a natural gas pipe. Even a small gouge, dent, crease or scrape may cause future safety problems.

If you detect a natural gas leak, leave the area immediately, leave equipment in place and don't do anything that may cause a spark. Once you are in a safe area, at least 300 feet away, call 911.

Before any digging project, be sure to:

- Call 811 or visit **Call811.com** at least two working days before you plan to start digging.
- Wait for the site to be marked.
- Respect the marks.
- Dig with care.
- Familiarize yourself with your state's call-before-you-dig-law.
- Call before you dig is free, but repair costs are not.



**Know what's below.
Tap, Click, or Call
811 Before you dig.**

CONSTRUCTION

If you're building a new home or business, or performing any construction that requires a change to your existing electric or gas service, it's important that you keep us in the loop.

- Always call 811 or visit **Call811.com** before you dig.
- Know which tariffs and rate schedules apply to your project by visiting **NorthWesternEnergy.com/tariffandrates**
- Access the Montana New Service Guide for construction guidelines by visiting **NorthWesternEnergy.com/construction**
- If you need new service in Montana, apply online by visiting: **NorthWesternEnergy.com/construction**
- If you need assistance with a construction project, contact the Construction Center at 1-83-FOR-BUILD (1-833-672-8453) Our staff will work with you to initiate any construction project and answer your questions.

CHILDREN'S SAFETY

Remember it is important to teach children electrical and natural gas safety. Our Kids Corner page, **NorthWesternEnergy.com/kids** offers interactive games, movies and activities focused on natural gas and electric safety.

Here are a few of Louie the Lightening Bug's Safety Rules:

- Stay away from power lines
- Keep electricity away from water
- Never overload an outlet and keep fingers away from outlets
- Keep Kites and Balloons far away
- Never climb trees near power lines



Sniffy the Sniffasaurus teaches kids Natural Gas Safety – Smell Gas – Leave Fast!

EXCESS GAS FLOW VALVE NOTICE

If a gas service is installed to your home, you have the option to purchase an Excess Flow Valve (EFV) to be installed by NorthWestern Energy. An EFV is intended to reduce the flow of gas if the service line is severed. The valve is placed in the service line where it leaves the gas main.

An EFV will reduce the flow of gas only if the service line is severely damaged. It is important to note that an EFV will not protect you from a leak or broken line inside your home, or a small leak on the line in your yard.

An example of when the valve provides protection is in the event the gas service is damaged from digging or extreme ground movement.

As required by the U.S. Department of Transportation (DOT), we are notifying you that an EFV that meets the minimum prescribed DOT performance standards, is available for installation on your natural gas service line. The cost of installing the EFV will need to be evaluated by an engineer. If you are interested, please contact your local NorthWestern office to set up an appointment.

Payment is required prior to installation of the EFV.

CLEAN AND CLEAR AFTER EVERY SNOWSTORM

Allowing snow and ice to build up on your natural gas meter, or fall from the roof above your meter, can lead to dangerous damages.

Just like scraping off your car or shoveling your sidewalks, it's important to take care of your natural gas meter after it snows.

- Make sure your gas meter's regulator vent is clear of snow and ice so the flow of natural gas into the home can be regulated properly. If this vent becomes plugged, the pressure of gas flowing into the home could either increase to a dangerous level, resulting in a fire, explosion or the buildup of deadly carbon monoxide, or decrease, preventing natural gas from flowing to your gas appliances.
- Clear snow from the meter and associated piping. Allowing a winter's worth of snow to pile up on a meter or pipes can lead to pipes breaking, causing dangerous gas leaks.
- Clear off your gas meter gently using your hands or a broom.
- Never use a shovel on the meter.
- Snow should also be cleared from the roof above the meter to prevent falling snow or ice from damaging the meter or associated piping.
- Be sure all appliance exhaust vents are clear from blowing and drifting snow. Blocked appliance vents could result in a loss of heat or a buildup of deadly carbon monoxide in the structure.
- If you rely on a snow removal company to clear your property, be sure they are also clearing snow and ice from your meter, and a path to your meter. If you have a seasonal property or are away on vacation, ask someone to check your natural gas meter and vents, especially after a significant storm.

ESTABLISHING SERVICE

NorthWestern Energy might request a security deposit on an account if:

- A customer or former customer has had service disconnected for non-payment in the past 12 months.
- NorthWestern Energy has issued a customer two or more disconnection notices in the past 12 months.
- A customer has an unpaid NorthWestern Energy account that is not in dispute.
- A new customer has unknown credit history.
- A new or existing customer attempts to restore service to any existing household where a delinquent bill remains and no resolution of that balance has been acknowledged and agreed to by NorthWestern Energy.
- A customer has, in an unauthorized manner, interfered with service of the utility on or about the customer's premise within the previous five years.

NorthWestern Energy offers the following options for securing an account*:

Deposit: Based on one-sixth of the estimated annual bill for the location to which the service is provided. After 12 months of prompt payment, NorthWestern Energy will refund the deposit and any accrued interest to the customer's account. If service is disconnected, the deposit and any accrued interest will be applied to the final bill.

Reference Letter: A letter from a previous energy provider confirming customer's satisfactory credit history for services provided within the 12 months preceding the request for service.

Guarantor: An active NorthWestern Energy customer in good standing for the preceding 24 months with satisfactory credit history can agree to guarantee an account for an amount not to exceed an estimated one years billing.

**Upon evidence of unsatisfactory credit, the method of securing an account becomes the choice of the company.*

CONDITIONS OF SERVICE

NorthWestern Energy may refuse service(s) under the following instances where the Applicant/Customer:

- Has an outstanding debt for NorthWestern Energy service at a previous location for the same class of service and has not paid or made arrangements for payment of that debt.
- Fails to furnish information necessary to establish an account.
- Fails to meet requirements of appropriate security required to establish service.
- Violates state statutes, regulations or NorthWestern Energy tariffs on file with the MT Public Service Commission.
- Has had service disconnected for non-payment and has not resolved the matter, including required payment and established security.

MULTILINGUAL SERVICE

ENGLISH

We are proud of the diversity in the communities we serve. To better serve the needs of some of our customers, we translate important customer information into two languages: Spanish and Karen.

SPANISH

Estamos orgullosos de la diversidad en las comunidades que servimos. Para satisfacer mejor las necesidades de algunos de nuestros clientes, traducimos información importante del cliente a dos idiomas: español y karen.

KARENIC

ပုညတေအံ့ သနအုသနူတရူတေကကံ၊ ကရေညနတေညနအေတအေကက တရူစပမေမံ၊ ကါကညပကကုပရေငံခစေနညည၊ ငေညအုမေငေည★စသုကေညါ၊ ပတေညအတေအံ့ သနအမနေစသကအျငေအေပေ၊ သနအနအူသကေအံ့ ပနအံပမေမုသ ၊ စပနေနအတအေစပကစ၊ သနအုပညတေအံ့ သနအမေပပပနနျတေစသကအျငေ ပအေငေညညေပေ၊ ပနအရေအေည၊ ငေအံ့ကဘ၊ မျေမေ၊ ခရမေမံပမေမု၊ သနအ ဘ၊ မျေမေစပညေသ

NOTICE OF DISCONNECTION

NorthWestern Energy will provide notice of intent to disconnect service under the following:

Bills are due 17 days after the billing date. If not paid by the date due, accounts with outstanding balances are subject to a notice of intent to disconnect service 30 days from the billing date.

If no response to the first notice is received within ten days, NorthWestern Energy will send a second notice. All notices will be sent by first class mail.

If no response to the second notice, NorthWestern Energy will attempt to contact the customer by phone to apprise the customer of the proposed action. If no telephone or personal contact is made, NorthWestern Energy will leave notice at the customer location advising service will be terminated unless the delinquent charges have been resolved. Notice will be provided at least two business days prior to disconnect.

During the period of November 1 to April 1, residential customers will receive additional notices of intent to disconnect service. Residential accounts subject to disconnect must be approved by the Montana Public Service Commission during this time period. Customers who are 62 or older or have a member of their household that are 62 or older or customers who receive public assistance are exempt from disconnect during the period of November 1 to April 1. Certification of this information must be provided to the utility.

If it is known that a service is in a landlord's name, NorthWestern Energy will not disconnect service without first having provided the tenant an opportunity to place service into their name.

DISCONNECTION OF SERVICE (NON-PAYMENT)

NorthWestern Energy considers the following conditions before disconnecting service for non-payment*:

Failure to pay for services provided or enter into an acceptable agreement.

For customers receiving service at more than one location, only the service for which a bill is delinquent will be disconnected.

No disconnect of service will occur if a just dispute concerning the bill has been made. A just dispute is defined as payment of any amount not in dispute and contacting NorthWestern Energy to resolve the disputed amount. If resolution of the dispute cannot be agreed upon by the customer and the utility, the customer may appeal the matter to the Montana Public Service Commission.

Administrative Rule of MT 38.5.1141 allows special consideration of residential disconnect upon NorthWestern Energy's receipt from a customer's physician certifying that disconnection of service would aggravate an existing medical condition of a permanent resident of the household. The certification is valid for 180 days and may be renewed bi-annually. Service may be subject to disconnect under certain provisions of the rule if balances remain unresolved.

Service will not be disconnect on a Friday, Saturday, Sunday or legal holiday, or any day when NorthWestern Energy's business offices are not open to the public.

Service may be disconnected upon written or telephone notice five business days after a customer defaults on a payment agreement or remits an insufficient funds check as payment.

**Service may be disconnected without notice in cases of immediate danger, fraud, illegal use, failure to allow unobstructed access to NorthWestern Energy equipment for any reason, unauthorized use, tampering or damage to NorthWestern Energy equipment, or by order of the Montana Public Service Commission or other state or federal authority.*

SERVICE RECONNECTION

When service has been disconnected for non-payment, the following conditions are required to restore service:

- All past utility charges must be paid.
- Security for continued service may be required.

PAYMENT ASSISTANCE

If you or someone you know is having difficulty paying their energy bill, call our Customer Contact Center at 888-467-2669. NorthWestern Energy offers several programs to help our customers:

- Budget Billing allows customers to pay the same amount each month, based on your average usage over the past 12 months.
- The Low Income Home Energy Assistance Program (LIHEAP) provides financial assistance to low-income households to help pay their home heating bills. To apply, contact your local Human Resource Development Council. Eligibility for LIHEAP is based on income and resource limits. You can apply for LIHEAP during the heating season, which is Oct. 1 through April 30 of each year. Both homeowners and renters may apply for these programs.
- NorthWestern Energy Discount: If you qualify for LIHEAP, you automatically receive the following NorthWestern Energy discounts which begin when you are approved through LIHEAP:
 - ↳ Electric Service – 25% discount on your electric bill from November through April, and a 15% discount from May through October.
 - ↳ Gas Service – 30% discount on the gas bill from November through April.
- The Weatherization Assistance Program helps low-income households by making their homes more energy efficient. Households who qualify for LIHEAP are also eligible for

Weatherization Assistance and Energy Education.

- Energy Share of Montana is a non-profit organization that provides funding for energy emergencies. If you are facing an energy emergency visit www.energysharemt.com for information on how to apply and other programs that are offered.
- Learn more about all these programs by visiting NorthWesternEnergy.com/assistance or call us at 888-467-2669.

MONTANA TARIFFS AND RATES

For information on tariffs and rates, visit:

NorthWesternEnergy.com/tariffandrates

MONTANA CONSUMER RIGHTS

Visit www.dojmt.gov/consumer to learn more about your rights as a consumer and how to file an inquiry.

MONTANA METER UPGRADE OPT-OUT

NorthWestern Energy will install 590,000 new electric meters and gas modules in Montana.

If you do not want an upgraded meter, please email us at NorthWesternEnergyMeters@northwestern.com or call us at 800-486-4280.

No utility company can require the use of an advanced metering device in Montana. If you have questions about your opt-out rights, please contact the Montana Public Service Commission at 800-646-6150.

PROTECTING AGAINST SCAMS

NorthWestern and its customers have seen scam activity across our service territory for a number of years. A typical scam scenario involves scammers threatening disconnection of electric or natural gas service. Know these facts to avoid scams:

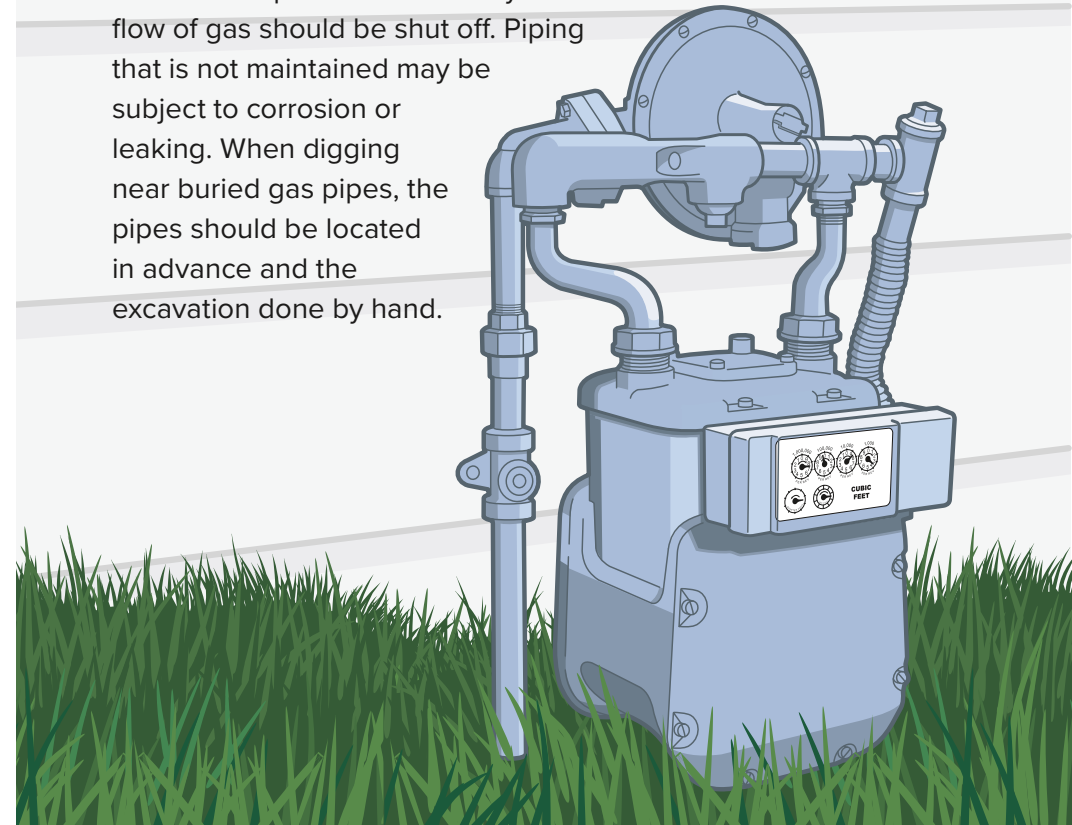
- NorthWestern Energy sends multiple disconnection notices before shutting off service and offers several bill payment options. We never demand prepaid cards.
- If we need to upgrade or replace a piece of equipment, NorthWestern will contact you ahead of time. If NorthWestern Energy needs to upgrade or replace a meter, the cost of the new meter is not charged to the individual customer.
- Any over payments will be applied to your NorthWestern Energy account and used to cover future charges. When we refund a customer, we do so by mailing a check to the address on file.

Learn more or report a scam at [NorthWesternEnergy.com/scams](https://www.northwesternenergy.com/scams).



DID YOU KNOW YOU MIGHT OWN A NATURAL GAS LINE?

The maintenance of buried gas piping downstream of the gas meter to gas fired appliances or other various structures on the property is the responsibility of the home/property owner or current occupant. NorthWestern Energy is required to inform customers with privately-owned natural gas or propane service lines of their responsibility to inspect and maintain their piping (Code of Federal Regulations 49 CFR 192.16). Customers should have the pipes periodically inspected for leaks, and metallic pipes should also be inspected for corrosion. Plumbing contractors and heating contractors can assist in locating, inspecting and repairing a customer's buried piping. Any unsafe conditions should be repaired immediately or the flow of gas should be shut off. Piping that is not maintained may be subject to corrosion or leaking. When digging near buried gas pipes, the pipes should be located in advance and the excavation done by hand.



CONSUMER AND UTILITY PROVIDER DISPUTES AND COMPLAINTS

If you have a dispute with your investor-owned electric or natural gas provider, you should first try to resolve it with the company. If these efforts are unsuccessful, you can contact the Montana Public Service Commission, where a consumer affairs representative will investigate your situation and attempt to help you and your utility settle the complaint through discussions and agreements. Additional PSC staff members with expertise in technical, legal and financial matters may become involved as well.

Requesting Public Service Commission Assistance with a Dispute

There are several ways to contact the Public Service Commission for assistance.

- Online form: psc.mt.gov/Consumers/Request-Assistance
- Website: www.psc.mt.gov
- Utility Consumer Assistance: 800-646-6150, 406-444-6150
- Main Phone Number: 406-444-6199
- TDD/Voice (Telephone Device for the Deaf): 406-444-4212
- Fax Number: 406-444-7618
- Regular mail: 1701 Prospect Ave, Vista Square Bldg
- PO Box 202601 Helena, MT 59620-2601

When contacting the Public Service Commission for assistance, please provide the following information to help the consumer affairs representative fully understand and investigate your situation:

- Your name and complete mailing and physical address(es)

- The name of the utility and names of company personnel you have talked with about your specific complaint
- Your utility account number and the status of your account (for example, are you subject to disconnection?)
- The complete facts of your complaint
- The action the utility took on your complaint
- A brief explanation of the solution desired

Filing a Formal Complaint

If you and your utility company cannot reach a resolution through this informal process, PSC staff may advise you to file a formal complaint. A formal complaint is entered into a docket, which is a collection of documents filed with the commission for a particular case. The docket is electronically maintained on the PSC's website.

Filing a formal complaint can be a lengthy process that, unless settled, may involve a hearing before the PSC where the five commissioners act as judges, reviewing evidence from both sides of the case. Individuals do not need to be represented by an attorney, but may choose to do so.

The commissioners follow an established set of guidelines in resolving disputes. These guidelines include Montana law, administrative rules and, if appropriate to the complaint, tariffs the utility has filed with the commission. The tariff lists how the utility will provide various services and how much you are expected to pay for those services.

The commissioners can only consider the facts of the case and base their decision on the guidelines described.

DATA PRIVACY POLICY

NorthWestern Corporation's policy is to respect and protect the privacy of our users. This policy statement tells you what information we collect from you, how we collect it and how we use it. The following information is being provided to you about NorthWestern Corporation's information gathering practices for this web site, www.northwesternenergy.com (the "Site"), and how that information may be used or disseminated by NorthWestern Corporation.

User Contact Information

The Site may use registration forms, surveys, contests and other information gathering forms that request users of the Site to provide information about themselves such as name, address, mailing address, telephone number and demographic information. We use contact information to send the user information about our company and promotional material from some of our partners. The contact information is also used to contact the visitor when necessary and shared with other companies who may want to contact our visitors. Users may opt out of receiving future mailings from NorthWestern Corporation, or from having their contact information shared with third parties; see the choice/opt-out section below. Demographic and profile data is also collected at our site. We use this data to tailor the visitor's experience at our site, showing them content that we think they might be interested in, and displaying the content according to their preferences.

NorthWestern Corporation may disclose user information in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) NorthWestern Corporation's rights or property or other users of the web site, or anyone else that could be harmed by such activities. NorthWestern Corporation may disclose user information when we believe in good faith that the law requires the disclosure.

NorthWestern Corporation may share aggregate information about our users with advertisers, business partners, sponsors and other third parties. For example, we may say northwesternenergy.com's audience is x percent females and y percent males. This data is used to customize northwesternenergy.com's content and advertising to deliver a better experience for our users.

NorthWestern Corporation may share both aggregate and specific user information with any related company owned in whole or in part by NorthWestern Corporation.

Your IP Address

northwesternenergy.com collects IP addresses for the purposes of system administration, to report aggregate information to our advertisers, and to audit the use of the Site. When guests request pages from the Site, our servers log the guests' IP addresses. We do not normally link IP addresses to anything personally identifiable, which means that a user's session will be logged, but the user remains anonymous to us. We can and will use IP addresses to identify a user when we feel it is necessary to enforce compliance with the Site's Terms and Conditions, or to protect our service, site, customers or others.

Some services within the Site, such as certain message boards, may display IP addresses along with the message poster's name and message. Please review each service prior to use and only use those that disclose information you are comfortable sharing. Please remember that any information that is disclosed in these areas becomes public information and you should exercise caution when deciding to disclose your personal information.

Use of Cookies

Cookies are pieces of information that a web site transfers to a user's hard drive for record-keeping purposes. Cookies make web-surfing easier for you by saving your preferences while you're at the Site. We never save passwords or credit card information in cookies.

By showing how and when guests use the Site, cookies help us see which areas are popular and which are not. Cookies may be used to specify unique preferences of the user. Cookies may also be used to track user trends and patterns. Many improvements and updates to the Site are based on such data as total number of visitors and pages viewed. This information is most easily tracked with cookies. We use the information from cookies to provide services better tailored to our users needs.

Visitors to the Site always have the option of disabling cookies via their browser preferences. Most browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or indicate when a cookie is being sent. However, note that some parts of the Site may not function properly or may be considerably slower if you refuse cookies.

You may occasionally get cookies from our advertisers. NorthWestern Corporation does not control these cookies.

Personally Identifiable Information of Children Under 13

Protecting the privacy of the very young is especially important. For that reason, NorthWestern Corporation does not intend to collect or maintain information from those we actually know are under 13. Users under 13 should not provide any personally identifiable information via the Site.

Links to Other Sites

This site contains links to other web sites, some of which are not owned or controlled by NorthWestern Corporation. NorthWestern Corporation is not responsible for the privacy practices or content of these other web sites. NorthWestern Corporation also has a number of related companies. Some of these companies are wholly owned subsidiaries while others are partly owned by NorthWestern Corporation. The web sites of these related companies may have their own privacy policies that differ from NorthWestern Corporation's policy. You should look for the privacy policy of any linked site.

Choice/Opt-Out and Correction/Update of Data

To keep you in control of your personal information and the communications directed to you, we allow you to opt-out of the following services: receiving communications from NorthWestern Corporation about new features or services, and transferring your personal information to third parties for the purpose of enabling contact by third parties that offer a product or service that we think would be of value to you. If you object to such use for any reason, you may stop that use either by:

1. Sending an e-mail request to: web@northwestern.com or
2. Sending a letter request by U.S. Mail to:

Webmaster

NorthWestern Energy

11 E. Park St.

Butte, MT 59701-1711

You can correct factual errors in your personally identifiable information by sending us a request to the addresses above that credibly shows error. Please understand that in order to protect your privacy and security, we may also need to take reasonable steps to verify your identity before granting access or making corrections.

Data Security

To prevent unauthorized access, maintain data accuracy, and provide for the correct use of information, we have put in place physical, electronic and managerial procedures to safeguard and secure the information we collect online.

Enforcement and Redress

If for some reason you believe that NorthWestern Corporation has not adhered to its privacy policy, please notify us by either of the methods set forth above. NorthWestern Corporation will do its best to respond to your concerns and, when appropriate, take steps to correct a problem.

Your Acceptance of These Terms

By using this Site, you signify your assent to the NorthWestern Corporation Privacy Policy. If you do not agree to this Privacy Policy, please do not use our sites. Your continued use of the Site following the posting of changes to these terms will mean you accept those changes. If you have any questions about this Privacy Policy, the practices of this Site, or your dealings with NorthWestern Corporation, you may contact us at the address given above.



888-467-2669