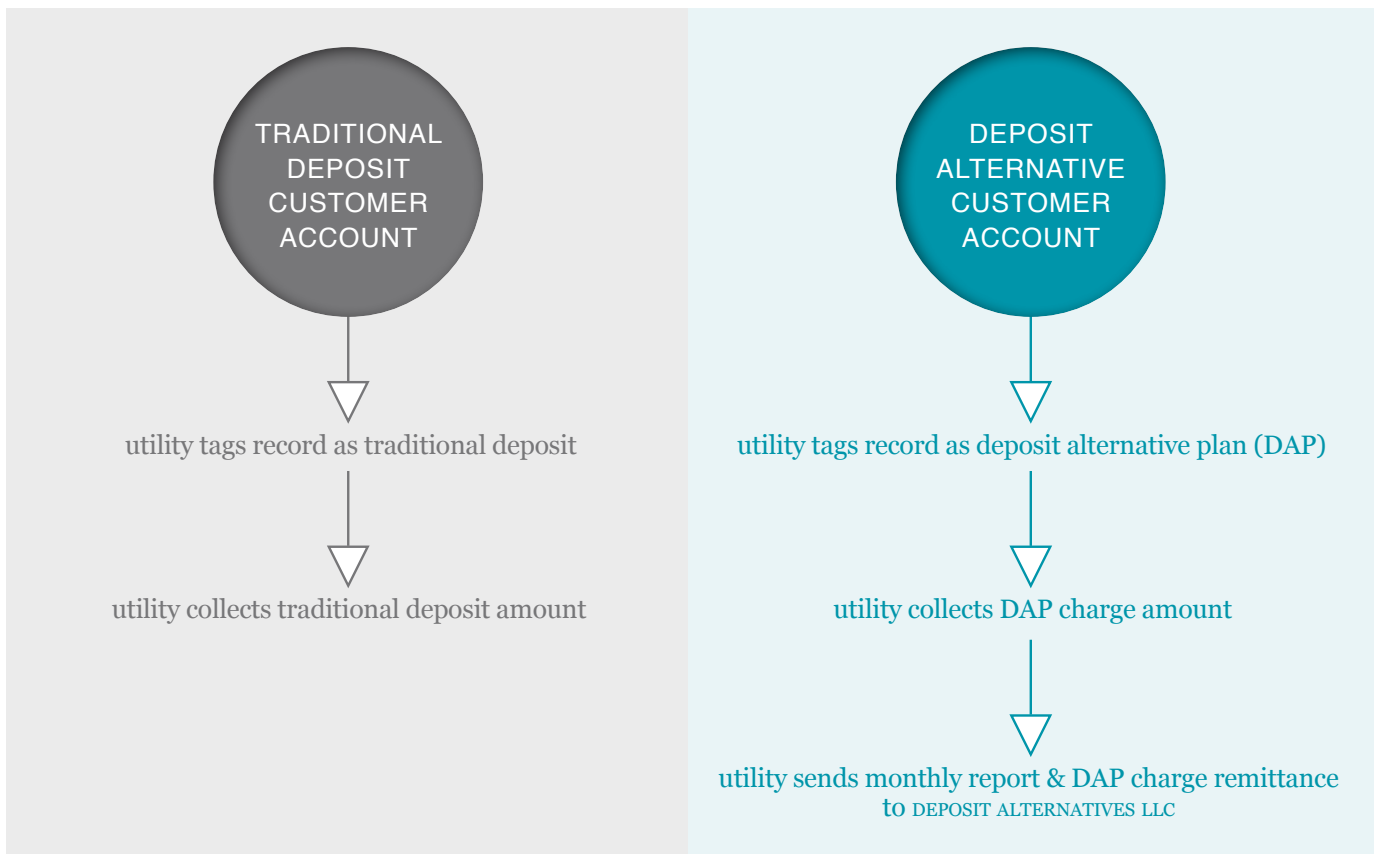


ACCOUNT ACTIVATION

WORKFLOW COMPARISON

With just a few simple changes, our deposit alternative plan (DAP) can be woven into current utility company processes and procedures to activate new customers.



Deposit-required customers are offered the deposit alternative plan as another option to activate service.

No additional customer information is required or accepted for DAP account activation.

The utility simply identifies the new account as a DAP customer, and collects/applies the DAP charge.

At the end of each month, the utility submits one Monthly Enrollments Report for all DAP activations.

From a customer's perspective, the only discernible difference in the account setup process is having the option of a lower out-of-pocket expense to fulfill deposit-required service activation.

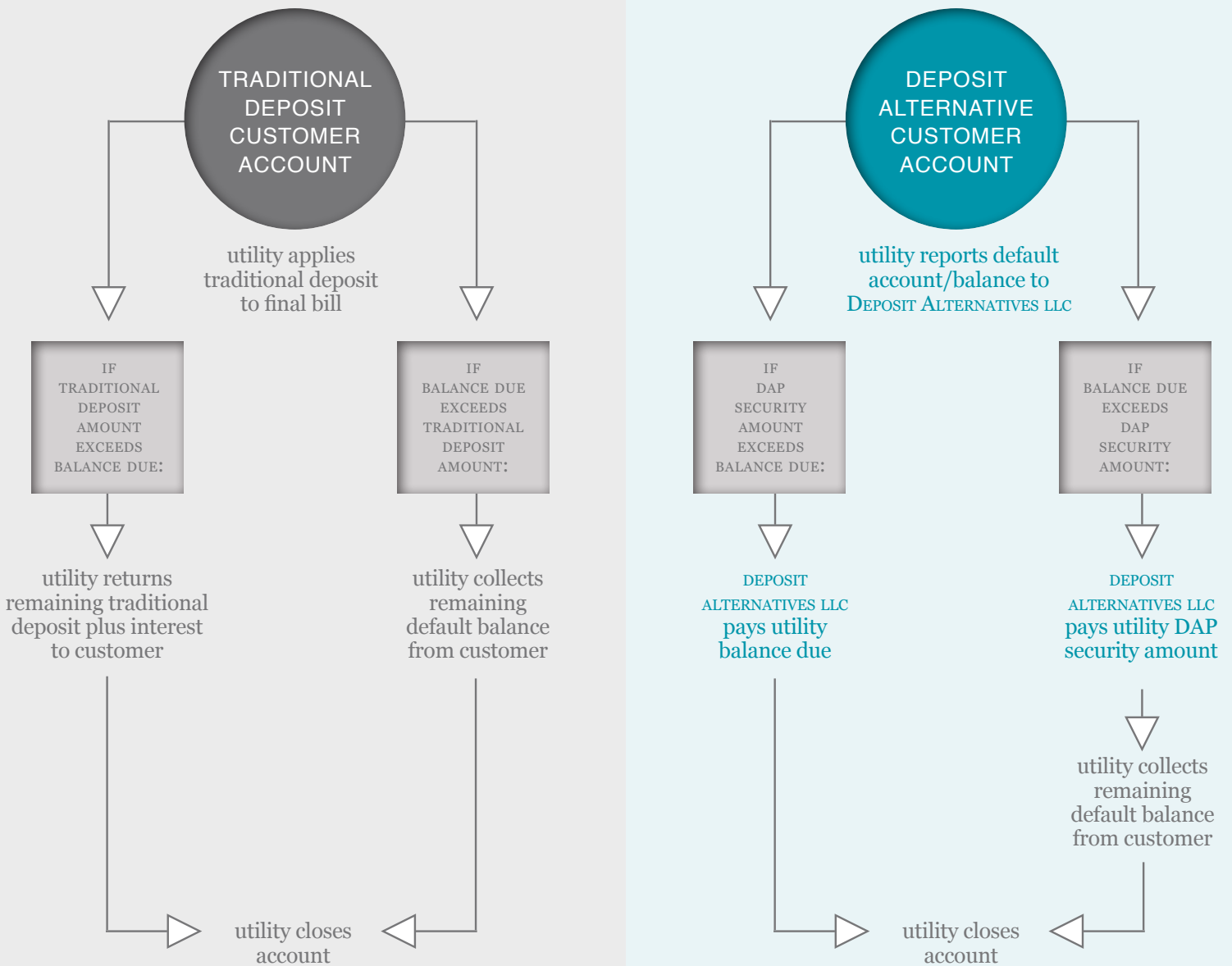
DA:DAP:ACCOUNT:ACTIVATION:DEPOSIT:FLOWCHART:120817

DEFAULTING DEPOSIT-REQUIRED CUSTOMER

ACCOUNT TERMINATION

WORKFLOW COMPARISON

Utility company procedures for notification and termination of default customer accounts are identical for traditional deposit and deposit alternative plan (DAP) customers. The only difference is in how the utility satisfies any default balances.



DA:DAP:ACCOUNT:TERMINATION:DEPOSIT:FLOWCHART:120817