

## Credit Bureau Reporting for Residential Customers in Connecticut Begins on August 27, 2016

Keeping energy delivery prices stable is important to Eversource, and we know it's important to our customers. That's why we are always looking for new ways to decrease expenses that drive prices up. When utility bills go unpaid, the result is a shared expense that increases costs for all our customers.

With approval from the Public Utilities Regulatory Authority (PURA), our state regulators, Eversource will pilot a program expected to promote on-time bill payments and minimize costs for all customers. Beginning on August 27, 2016, we will provide monthly reports of bill payments for Connecticut residential electric and gas customers, to major credit bureaus. We will begin reporting with Experian Solutions, Inc., a national credit bureau.

## Why is Eversource reporting customer accounts to credit bureaus?

Credit bureau reporting is expected to promote on-time bill payments, and encourage customers with past-due accounts to pay their bill, make a payment arrangement, apply for energy assistance, and/or enroll in payment assistance programs.

## What does this mean to customers who:

### Pay on time?

Credit bureau reporting may help customers:

- Build and improve their credit rating
- Get access to lower interest rates on loans
- Detect identity theft earlier

Accounts, including Budget Bills that are paid on time, will be reported as "paid as agreed."

### Have a past due account?

Customers with accounts more than \$200 in arrears and more than 63 days past due will:

- Receive a letter requesting that they set up a payment arrangement within 30 days, to avoid having their accounts being reported as "delinquent." This delinquency report could hurt their credit rating.

It's very important that customers contact us. We want to avoid reporting their accounts negatively.

## Programs to help customers who need assistance

Eversource offers qualified customers assistance programs including:

- Payment arrangements
- Matching Payment Program for electric and gas customers
- New Start for electric customers

Customer accounts that are paid on time in these programs will be reported as "paid as agreed."

**Let's work together.** We are here to help our customers. By working together, we can help minimize costs for all customers. Visit [eversource.com](http://eversource.com) or contact us at 800-286-2000.

## How is Eversource notifying customers?

We'll be providing notifications through a number of channels that include:

- Bill inserts—before and after reporting begins
- On-bill messaging
- Email to customers whose email addresses we have on file
- Eversource.com
- Interactive voice response message when customers call our Customer Service Center
- Direct mail to customers with delinquent receivables—before and after reporting begins
- Outreach to community action agencies and community partners

## How will Eversource handle customer disputes?

We're implementing a process to ensure timely resolution to customer inquiries and disputes, in compliance with applicable state and federal regulations.

1. When a customer calls Eversource to dispute the status of his or her reported account, the customer will be transferred to a team of specialized agents experienced in handling these types of inquiries.
2. The customer account will be marked as "disputed" with the credit bureau during the investigation.
3. All disputes will be logged and tracked, and customers will be notified that the dispute has been received and is under review.
4. Findings on disputes will be reported to customers in writing within 30 days. If additional information is required and/or provided by the customer, the findings will be provided within 45 days.

## Where can I find more information about credit bureau reporting and customer rights?

You will find a summary of customer rights under the Fair Credit Reporting Act at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

## Whom can I contact within Eversource for more information about this pilot program?

Keeping the lines of communication open is part of our commitment to provide you with superior customer service. For more information about this pilot program or financial assistance, customers can visit [eversource.com](http://eversource.com). Electric customers can contact us at 800-286-2000, and natural gas customers can call us at 800-989-0900.

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