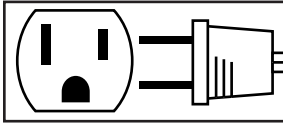


Your Guide to MGE Electric and Natural Gas Service

This brochure summarizes Madison Gas and Electric Company's (MGE) customer services and your rights as a residential electric and natural gas utility customer. If you need more information, please use the directory inside to call, write, e-mail or visit our office.



your community energy company



Starting and stopping service

If you are moving to or from a home in our service area, call us several days before your moving date so we can start and/or stop your electric and natural gas service. You may also start or stop service via our Web site.

Reminder to renters: Landlords don't automatically let us know when tenants move, so be sure to take your name out of service. Otherwise, you'll continue to be responsible for bills.



Your bill

We bill you once a month. If you do not know what an item on your bill means, refer to the definitions on the back of your bill or call us for help.

MGE offers five convenient payment options:

- **Electronic funds transfer.** Your payment will be automatically deducted each month from your checking or savings account on the due date. Call us for an application or sign up on our Web site at mge.com.
- **Receive and pay your MGE bill online.** Sign up on our Web site at mge.com.
- **Pay by phone** with a credit card or electronic check by calling 1-800-526-5995. Processing fees apply.
- **Mail** your payment in the return envelope we provide.
- **Paystations.** Pay at any of our authorized locations. See our Web site for a list.

Late payment charge

You can avoid a late payment charge by paying your bills before the due date shown on your bill. If you do not pay by that date, your bill is subject to the late payment charge.

The monthly late payment charge is 1% of the total unpaid balance including unpaid late payment charges.



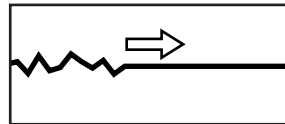
Other information and help

mge>source, our monthly newsletter mailed with bills and available at mge.com—It tells about our services and programs as well as how to use energy safely and efficiently.

Free brochures on a wide variety of energy conservation topics.

Energy use in a home or apartment you are thinking of buying or moving to—We can give you the average use for the last 12 months and/or the highest and lowest amounts used in the same period. Visit mge.com to obtain this information.

Your actual energy use in each billing period for up to the last three years. Visit mge.com to view, graph or download up to three years of your energy use.



Budget Payment Plan

You may find it easier to budget for your yearly energy costs if you use our Budget Payment Plan. We average your estimated annual energy costs into 11 monthly amounts. The twelfth month is the settlement month when you are billed or credited for the difference between what you paid and what you actually used during your budget year.

Your budget amount is reviewed every six months and adjusted if your energy use and/or projected costs have changed substantially.

Deferred Payment Agreement

A Deferred Payment Agreement helps residential customers pay past-due bills in installments.

When you negotiate a Deferred Payment Agreement with us, you agree to:

- Make a reasonable down payment on the amount that is past due.
- Pay the remaining past-due amount in reasonable installments.
- Pay current bills when they are due.

If you meet the Deferred Payment Agreement conditions, your service will not be shut off and the late payment charge will not be assessed.



Other helpful programs

Some other helpful programs are the CARES, Energy Assistance and Weatherization Assistance programs. Customers with low incomes or other special needs can be referred for financial and other assistance with utility bills.

Deposits

In some cases, we may require you to make a deposit before we start or continue your utility service.

This applies to:

New residential customers:

• Who failed to pay an undisputed bill for the same type of service anywhere in Wisconsin during the last six years.

Current residential customers:

- Whose service was shut off during the last 12 months.
- Who falsified a service application.
- Whose payments for service from Nov. 1 to April 15 are 80 days or more overdue.

MGE Directory

MGE Mailing Address:

Madison Gas and Electric Company
P.O. Box 1231
Madison, WI 53701-1231

MGE Main Office Location:

133 S. Blair St.
Madison, WI

MGE Web site: mge.com

MGE e-mail address: mge@mge.com

Important Phone Numbers

Emergency service (24 hours):

Madison area
Gas Odor/Leaks (608) 252-1111
Lights Out/Other
Emergencies (608) 252-7111
Toll free in Wisconsin 1-800-245-1123

General information and billing questions:

Madison area (608) 252-7222
Toll free in Wisconsin 1-800-245-1125

Collections/payment arrangements:

Madison area (608) 252-7144
Toll free in Wisconsin 1-800-245-1125

Home energy advice (608) 252-7117

Appliance repair and service (608) 252-7333

TDD for hearing impaired . . (608) 252-4777

Automated Account

Information (608) 252-4700

Linea de español (608) 252-7120

Elroy Gas Company (608) 462-8454

Prairie du Chien Gas

Company (608) 326-2417

Viroqua Gas Company (608) 637-3139

Customers with incomes below specified amounts do not have to make a deposit.

If we ask for a deposit, the amount usually is the sum of the two highest consecutive bills during the last 12 months.

The deposit amount is higher for customers who are able to pay their winter heating bills but choose not to pay them. Then, the amount is the sum of the four highest consecutive bills during the last 12 months.

A deposit earns interest. If you pay your bills on time for 12 consecutive months, we will return your deposit plus any interest earned.



Service disconnection and notices

Service may be shut off if:

- You do not pay your bills.
- You do not make payments on a Deferred Payment Agreement.
 - You do not pay a required deposit.
 - You do not provide required application information, identification and residency verification.
 - A previous customer who continues to live at your address has an unpaid bill for that address.
 - You refuse to let us read your meters or allow us access to utility equipment.
 - Your meter has been tampered with.
 - You use faulty equipment or equipment that interferes with the service to others; if the condition is not dangerous, we will give you time to correct the problem.
 - There's a serious safety problem.

Also, we may transfer an unpaid bill incurred by an owner or property manager for a rental property to the office or home of the property owner or manager. If the bill goes unpaid, service can be shut off at the owner's or manager's office or home.

If your service is shut off, you may contact us 24 hours a day to discuss reconnection. After regular business hours, call our emergency number. There is a charge for reconnecting service.

Before shutting off your service for nonpayment, we will:

- Make a reasonable effort to speak with you in person or by telephone.
- Notify you in writing and give you our telephone number so you can make payment arrangements to avoid disconnection.
- Mail the disconnection notice at least 10 days before service will be shut off.
- Post a notice at the service address if it is different from your home or mailing address.

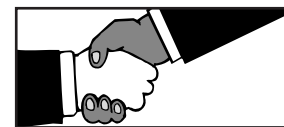
Please call us if your household has any special circumstances such as the presence of infants or elderly persons or the use of human life-sustaining equipment or household members with developmental, physical or mental disabilities. If you have previously requested, we will notify an agency or person of your choice before shutting off your service.

If there is a medical emergency in your home, your service may be continued or reconnected for 21 days while you make arrangements to pay your bill. We will need a written statement from your doctor or public health or social service official which identifies the medical or protective services emergency and specifies the period of time during which disconnection will aggravate the circumstances.



Service in cold weather

Wisconsin utilities may take legal action to collect payment from customers who are able to pay their winter heating bills but do not do so. These customers also may have to pay the utility's costs of collecting payment and may be required to pay three times the amount due during the winter.



Resolving problems

Whenever you have questions about your utility service, we urge you to get in touch with us right away. That's the first step in clearing up any misunderstandings or working out special arrangements.

We will look into your questions right away, report our findings to you and try to resolve any problems. We will give you a chance to make a Deferred Payment Agreement if you are behind in your bill payments.

If we can't agree on a solution to your problem, you can call the Public Service Commission of Wisconsin (PSCW) at 1-800-225-7729. While the PSCW is reviewing your dispute, we will not shut off your service. But you still must promptly pay any charge not in dispute.

After the review, a PSCW staff member will contact us and try to find an agreement that is acceptable to all parties.

Safety note

In order to prevent severe burns and unnecessary energy consumption, water heater thermostats should be set no higher than 125°F.