



Welcome to the neighborhood.

A handbook for residential customers in North Carolina



Welcome to the Duke Energy service area.

To help you settle in, here's some useful information about your electric service and the many programs and services we offer in North Carolina.

Our goal is to deliver safe and reliable energy at the lowest possible cost. As an energy provider for more than 100 years, we are committed to continually finding better ways to serve our customers.

Together with you, we strive to make our communities great places to live and work.

To learn more about Duke Energy or any of the subjects covered in this booklet, visit duke-energy.com.



WELCOME

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Electric essentials

Contact us

Our friendly and knowledgeable customer service representatives are available to assist from 7 a.m. to 7 p.m. Monday through Friday at 800.777.9898.

You also have access to Duke Energy's automated phone service 24 hours a day, seven days a week at 800.777.9898.

And sign up for Online Services at duke-energy.com to access your account and payment details anytime.

Reporting a power outage

When outages occur, we make every effort to restore power as quickly and safely as possible. If you experience a loss of power not caused by a blown fuse or tripped circuit breaker in your home, please report the outage by calling 800.POWERON (800.769.3766) — or report the outage online at duke-energy.com from your computer or mobile device. Be prepared to enter the phone number, account number and Social Security number associated with your account.

- **Call 800.POWERON (800.769.3766)**
Call to report your outage, report a downed power line, receive information on known outages, hear estimated times of restoration and request a callback to verify that your service has been restored.
- **Visit duke-energy.com**
Visit our website to report your outage, check the status of your outage and track outages in your area.
- **Text OUT to 57801**
Send us a text message from your mobile device to report your outage. Message and data rates may apply.

Power outage notifications*

Stay in the know about power outages in your neighborhood with outage alerts sent to your mobile or landline phone. Sign up now at duke-energy.com/EnergyAlerts or text REG to 57801 to receive:

- Outage alerts by text or voice message
- Estimated restoration times and status updates

- Outage causes
- Notification when power is restored

*For residential and small business customers

Safety

Employee identification

All Duke Energy employees and agents are required to carry a company-issued photo ID. If an individual claiming to be a Duke Energy employee or agent requests access to your home or property, do not let them in if they cannot produce proper identification and state the reason for the visit.

Electric safety

The safety of our customers is a top priority for Duke Energy, and we encourage you to take the necessary precautions when working near overhead power lines or poles. The North Carolina Overhead High-Voltage Line Safety Act requires anyone working within 10 feet of an overhead distribution power line to contact the North Carolina One Call Center (NCOCC) at 811 or 800.632.4949 at least 48 hours before the work begins. The NCOCC will, in turn, notify Duke Energy to temporarily drop or cover the affected line, depending on its type.

- Make certain ladders and/or antennas are at least 10 feet or twice their length from power lines, whichever is greater.
- Do not attempt to remove objects hanging from or limbs leaning against an overhead line.
- Always avoid fallen power lines. Report any downed line immediately by calling 800.POWERON (800.769.3766).

Call before you dig

If you are planning to dig or excavate on your property, North Carolina law requires that all underground facilities be properly located and marked. You or your contractor must call the North Carolina One Call Center at least 48 hours prior to beginning any excavation.

Contact NCOCC at 811 or 800.632.4949.

Know your account

Understanding your bill

Duke Energy will read your electric meter once a month to determine the amount of electricity used during the billing period. This reading allows us to calculate your monthly bill. When you receive your bill, it is important to review the “Amount Due” and “Current Charges Past Due After” sections of the bill. Please see the sample bill on page 8.

If for some reason you do not receive a bill, please contact us immediately. You are still responsible for payment for the electricity used in the prior month.

Visit duke-energy.com to learn how to read your meter or to view your bill information online.

Billing and payment options

Equal Payment Plan

Once you’ve established a satisfactory payment history, you’ll be eligible for our Equal Payment Plan. This billing option allows you to pay the same amount each month. Your monthly payment is based on the amount of electricity used during a 12-month period. The estimated usage is billed in equal payments over the first 11 months. In the 12th month, we compare the actual usage with the amount estimated. If you paid for more electricity than you used over the first 11 months, we’ll credit your account the difference. If you used more electricity than you paid for, you’re billed for that amount. To sign up for the Equal Payment Plan, visit duke-energy.com/equal-payment-plan or call us at 800.777.9898.

Paperless Billing

Paperless Billing is a free and easy online billing program. Once you sign up for Paperless Billing, we'll send you an email each month to let you know your bill is available for online viewing. No more bills to file, no more checks to write, no more stamps to buy.

Enroll at duke-energy.com/paperless. You choose your payment preference.

- Autopay – Payments are automatically deducted each month on the due date.
- Pay online – Pay anytime during the month, prior to the past-due date, whenever it is convenient for you.
- Pay by check – You can mail a check or visit a payment location, but your payment will post faster if you pay online.

Automatic Payment Plan

This free service will automatically withdraw your payment from your bank account each month. Your payments will appear on your monthly bank statement. Sign up at duke-energy.com or call 800.777.9898.

One-time payments

Pay with an electronic check, debit or credit card anytime at duke-energy.com or by phone at 800.777.9898. Be sure to have your Duke Energy account number available. A small convenience fee is required for each transaction.

You can also make free one-time payments directly from your checking or savings account by logging in to your Online Services account at duke-energy.com.

Pay by mail

If you're paying by mail, enclose the bill stub along with your payment to ensure that the account is credited properly. Always mail a check or money order. Please do not send cash. To avoid late fees, allow adequate time for delivery.

Mailing address for all bill payments, with or without a bill stub:


Duke Energy
P.O. Box 70516
Charlotte, NC 28272-0516

Understanding your bill

Meter number and readings

Average usage and cost comparison

Duke Energy contact information




JOHN DOE
1234 CRABAPPLE DR.

Service From: JUN 28 to AUG 01(34 Days) Your next scheduled m

PREVIOUS BILL AMOUNT	PAYMENTS (-)	NEW CH (+)
\$134.06	\$134.06	

METER NUMBER	METER READINGS PREVIOUS	METER READINGS PRESENT	MULTIPLIER	TOTAL
776842	77556	77556	1	1,5
189713	0	0	1	

Electricity Usage	This Month	Last Year
Total KWH	1,559	1,330
Days	34	29
AVG KWH per Day	46	46
AVG Cost per Day	\$ 5.96	\$ 5.33



Stamps aren't cheap.
Paperless Billing is, because it's free! You can pa
clicks. It's simple, convenient, and secure. [www.d](#)

For Correspondence: PO BOX 1090 CHARLOTTE N
DUKE PHONE: 800-653-5307


PLEASE RETURN THIS PORTION WITH YOUR PAYMENT TO THE ADDRESS BELOW

00021

401

9920632686950040000000002085600000

PO BOX 70516
Charlotte NC 28272-0516



8 |

Account number
Bill date
Past-due-after date

CHARGES ()	ADJUSTMENTS (+ OR -)	AMOUNT DUE (=)
\$208.56	\$0.00	\$208.56

Amount due

Our records indicate your telephone number is XXX-XXX-XXXX, if this is not correct please follow the instructions on the back of this bill.

A late payment charge of 10% will be added to any past due utilities balance not paid within 25 days of the bill date.

Sign your bill right now in just a few minutes at luke-energy.com/GOPaperless

IC 28201-1090

www.duke-energy.com

W. THANK YOU FOR YOUR BUSINESS.

00000 00 0 00 0 P

Account Number		206238XXXX	
Verification Code		4	
Amount Due		\$208.56	
Current Charges Past Due After		08/24/2012	

Total Amount Enclosed	\$
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www.duke-energy.com

Pay agents

Pay agents are local retailers authorized to accept cash, check and money order payments for Duke Energy bills. To locate the Duke Energy preferred pay agent nearest you, visit duke-energy.com, call Duke Energy Customer Service at 800.777.9898, or use the simple tool on our mobile website at m.duke-energy.com. Some preferred pay agents charge a convenience fee; others do not. No part of the fee is payable to Duke Energy. Payments made through preferred pay agents will post to your account immediately.

Other area businesses may accept Duke Energy payments, but we recommend using only the authorized payment locations listed on our website. “Unauthorized agents” normally charge a transaction fee, and payments can take up to five days to post.

Security deposits

We may collect a security deposit from customers who haven’t established a satisfactory credit history. The deposit will be refunded once you’ve established a satisfactory payment history. Interest is paid on the deposits beginning 91 days after receipt. Deposits can be paid by cash, check, money order or credit card.



You can establish a satisfactory credit history by:

- **Making payments on time**

Your payment history is considered “satisfactory” once you’ve been a Duke Energy residential customer for 12 months and haven’t had more than two late payments — or your power disconnected due to nonpayment — in the past 12 months. If you’ve been a Duke Energy customer in the past two years, we’ll use the most recent 12-month service period to determine your payment history.

- **Maintaining a satisfactory credit rating**

With the proper identification and your permission, we will check your credit rating through a national credit bureau when you’re establishing a new account, or if you’re a previous customer who has not had active service within the last 24 months. If the rating is satisfactory, your credit is established.

You can also use a guarantor to avoid paying a security deposit. Another Duke Energy customer with established good credit can guarantee the amount of your deposit. You can request a guarantor form by calling 800.777.9898, or print the form at duke-energy.com.

Duke Energy may request a deposit or other guarantee of payment, or increase a deposit amount if the basis under which credit was first established changes in the future.

In addition to obtaining customer information directly from our customers, Duke Energy may receive and verify information from a consumer credit reporting agency.

Credit codes

Duke Energy will assign you one of three codes, depending on your payment record and length of service. The credit code that is printed on your bill governs the nonpayment disconnection procedure that applies to you.

Credit Code 1 means that you have at least 12 continuous months of billing and payment history and during that 12 months:

1. Your bill was not past due more than two times.
2. Your service was not disconnected for nonpayment.
3. You did not have a check returned by your financial institution.

If you meet all these conditions, you are considered to have established a good payment record.

Credit Code 2 means that you have at least 12 continuous months of billing and payment history and you have met one or more of the following conditions:

1. Your bill was past due more than two times during the last 12 months.
2. Your service was disconnected for nonpayment.
3. You had a check returned by your financial institution.

Credit Code 2 customers have not established a satisfactory payment record.

Credit Code 3 means you have less than 12 months of billing and payment history. At the end of 12 months, your account will be assigned either Credit Code 1 or 2 based on your payment history. The nonpayment disconnection procedures for Credit Code 3 customers are the same as those for Credit Code 2 customers.

Once a credit code of 1 or 2 has been assigned to your account, we will review your payment record each month based on the most recent 12 months. Your bill will reflect your current credit code standing each month.

Past-due bills and payment assistance

Late-payment charge

Payments become past due 25 days after the bill date. Any amount not paid 25 days after the bill date is subject to a 1% late-payment charge.

Payment arrangements

Customers who do not pay their electric bill are subject to having their service disconnected. However, we realize that financial emergencies occur. **If you receive a disconnection notice and cannot pay by the disconnection date, please call Duke Energy at 800.777.9898 to discuss possible payment arrangements.**

Disconnection for nonpayment

If electric service is disconnected, a reconnection fee will be charged. In addition, the total past-due amount and a deposit may be required before the service is restored. It is your responsibility to make these arrangements to have the power reconnected.

If power is disconnected for nonpayment or for violation of regulations, the customer will be charged a reconnect fee of \$27.13 plus sales tax.

Other reasons for disconnection

Duke Energy may find it necessary to disconnect electric service for other reasons. These include:

- Misrepresenting your identity as a customer
- Violating any terms and conditions of your agreement with Duke Energy, or violating any of Duke Energy's service regulations that are part of the agreement
- Using electric service in a way that is harmful or unsafe
- Using electric service in a way that conflicts with or violates orders, ordinances or laws of the state or any of its subdivisions, or of a regulatory commission
- Using wiring, equipment, appliances or devices that bypass Duke Energy's meter or that prevent or interfere with the meter's ability to measure electric usage
- Failing to comply with the terms and conditions of a deferred payment agreement
- Failing or refusing to make, restore or increase a deposit when required

Customer services

Online Services

With Duke Energy's Online Services, you can:

- Easily view and pay your bills online
- Compare bills from month to month or year to year
- Find out how much you spend on cooling, heating, lighting and other ways your home uses energy
- Compare your energy use to similar homes in your area
- Complete a brief energy survey and get customized recommendations to help you save energy and money

To learn more, visit the North Carolina Residential page at duke-energy.com.

You can also access account information and pay your bill on our mobile website. Simply visit m.duke-energy.com on your smartphone.

By phone

Call 800.777.9898. You can speak with a customer care specialist or use our automated phone system to:

- Hear detailed information on your account and recent payments
- Pay your bill
- Hear information on outages, emergencies or outdoor lighting repairs
- Stop or transfer service
- Learn about energy-saving programs

Transferring/disconnecting service

Transferring service

If you plan to move to another location within the Duke Energy service area, you can transfer your service to the new address.

- Log in to Online Services at duke-energy.com or call 800.777.9898.
- Have the dates of connection to your new address and disconnection from your old address ready.
- Schedule your transfer of service at least five business days in advance of your move.

Please note that Duke Energy's Automatic Payment Plan, Equal Payment Plan and Home Repair Plans do not transfer to your new residence. If you would like to enroll or re-enroll in any of these plans, please visit duke-energy.com or call 800.777.9898.

Disconnecting service

To stop your services with Duke Energy:

- Log in to Online Services at duke-energy.com or call 800.777.9898.
- Schedule your request at least five business days in advance of the date you would like the service stopped.
- We'll need to know the date you'd like the power disconnected and a forwarding mailing address for the final bill.

Special assistance services

Visually impaired

Bills in Braille

We are happy to provide bills in Braille for the visually impaired. Customers can sign up on duke-energy.com or call 800.777.9898.

Large-print bills

Our large-print bill is designed to make reading your monthly Duke Energy bill a bit easier. To request bills printed on larger paper with larger print, visit duke-energy.com or call 800.777.9898.

Hearing-speech impaired

Duke Energy offers a toll-free relay service number to handle communications with our hearing- and speech-impaired customers. Call 800.735.8583 or 711 for assistance.

Assistance for non-English-speaking customers

If you prefer to communicate in a language other than English, call 800.777.9898 and inform the customer care specialist of your preferred language.

Third-Party Notification

Third-Party Notification is a free service designed to act as a safety net for customers who are elderly, are frequently out of town or who have other special needs. The program provides a secondary notification when electric service is subject to disconnection for nonpayment. The third party can give the customer a friendly reminder or act on the customer's behalf. The third party is not responsible for payment of the bill.

For more information, visit duke-energy.com or call 800.777.9898.

Note: Paperless Billing accounts are not eligible for Third-Party Notification.

Medical Alert

This service identifies accounts with a household member who is chronically ill or dependent on life-support equipment, such as aspirator pumps or kidney dialysis units. While Duke Energy cannot guarantee uninterrupted electric service, we do place special indicators on Medical Alert customers' records and equipment to ensure sensitive handling. A Medical Alert Certificate — found at duke-energy.com — is needed to qualify for this service. Medical Alert accounts are still subject to disconnection if a bill is not paid. For more information, please call us at 800.943.6914.

[illegible]

Welcome home.

Thank you for being a Duke Energy customer.

We look forward to serving you.





Quick reference guide

Report power outages

800.POWERON (800.769.3766)

Duke Energy website

duke-energy.com

Duke Energy mobile website

m.duke-energy.com

Email

contactus@duke-energy.com

Customer service

800.777.9898

Overhead & underground power line safety

800.632.4949 or 811

Relay service (TTY)

800.735.2962 or 711

duke-energy.com