

Bill Payment Made Easy

Paperless Billing - View and pay your bill for free by registering at www.duke-energy.com

Payment Advantage - Free Service, payment automatically drafts from your bank account. Enroll at

www.duke-energy.com/paymybill or call 1-800-544-6900.

Speedpay® - Pay by phone 1-800-544-6900 with credit card or check a convenience fee will be charged.

EXPLANATION OF ESTIMATED CHARGES

Meters are scheduled to be read monthly. Regular meter readings are essential for accurate billing. When we are unable to read a meter, the usage is estimated based on previous bills. An estimated read will be considered the same as an actual read.

PAYMENT OF BILLS

In order to avoid paying a late charge, please mail your payment to Duke Energy several days before the due date. Or, if you prefer, you may pay by phone through Speedpay, pay online with Paperless-Billing, or pay automatically through Payment Advantage. Payments can also be made at a Pay Agent location. For more information about our bill payment options, please visit us at www.duke-energy.com or call 1-800-544-6900.

Disconnection of your utility service(s) will not result from failure to pay any non-tariffed or non-regulated products or services.

LATE PAYMENT CHARGE INFORMATION

You can avoid a late payment charge if you pay your current month's charges plus at least \$5.00 on any past due balance. However your payment must be received in a Duke Energy office by the DUE DATE shown on your current bill.

Please note, any unpaid past due balance remains subject to collection efforts, including possible disconnection of services.

EXPLANATION OF BILL LANGUAGE

(The following terms will not appear on every bill)

BBP Cycle	Period of time used to calculate the current Budget Billing monthly installment amount.
CCF	Gas usage, measured in hundreds of cubic feet.
CR	Credited amount.
Current Gas Charges	Total of all charges based on gas usage during the current billing period.
Customer Charge	Charge for administrative costs, including meter reading, billing, and collecting. The Customer Charge for each service includes 10 cents for an energy assistance program approved by the Public Service Commission.

Elec. Rate	Code that identifies the rate used to determine the Electric Usage Charge.
EST or E	Estimated Meter Read.
Gas Rate	Code that identifies the rate used to determine the Gas Usage Charge.
kWh	Electric usage measured in kilowatt-hours.
Late Payment	Additional charge added to the bill if the Amount To Pay is not received in full by the due date.
Meter Multiplier	Constant number that the meter reading usage is multiplied by to obtain the energy usage.
Usage	Amount of energy used during the billing period.

GAS COST INFORMATION

The GAS COST ADJUSTMENT (GCA) rate is the cost (per 100 cubic feet) of gas we purchase from our suppliers. This rate varies periodically as gas prices to us increase or decrease. Duke Energy makes no profit on this charge since it is based on the actual cost we pay our suppliers for the gas we purchase and resell. The GCA amount is included in your total bill as an addition to the Gas Usage Charge, which covers our normal operating expenses for delivering gas to you.

ELECTRIC COST INFORMATION

The ELECTRIC FUEL ADJUSTMENT (EFA) rate is the increase or decrease (since determination of the Base Period Fuel Cost) in the cost of fuel purchased from our supplier and used to generate electricity. The EFA rate is computed monthly according to a formula established by the Kentucky Public Service Commission. Duke Energy makes no profit on the EFA since it is based on the actual cost of fuel used to generate electricity. The amount of the EFA is included in your total bill.

BILLING OR SERVICE INQUIRES

If you have a question about your bill or service, call us at (513) 421-9500, or from a toll free area call 1-800-544-6900. You may also write to our Customer Services Department at P.O. Box 960, Mail Drop 309C, Cincinnati, OH 45201, contact us by fax at (513) 287-2376, or e-mail us at www.duke-energy.com. Rate schedules and service regulations are available upon request.

BUSINESS HOURS

OFFICE HOURS:

Cincinnati - 8:00 a.m. - 5:00p.m. Monday - Friday

Covington - 8:00 a.m. - 5:00p.m. Monday - Friday

Payments and Customer Service are not offered at the Covington Location

For Correspondence: P.O. Box 1326 Charlotte, NC 28201

SERVICE EMERGENCY NUMBERS

Gas Trouble - (513) 651-4466 OR 1-800-634-4300

Electric Trouble - (513) 651-4182 OR 1-800-543-5599