



New Customer Handbook

South Dakota

NorthWestern[®]
Energy
Delivering a Bright Future

Dear Customer,

On behalf of the entire NorthWestern Energy team, welcome! We are delighted to have you as a new customer. For well over 100 years, we have been providing safe, reliable and affordable electric and natural gas service to customers in the special part of the United States we call home.

This booklet will give you more information about the services we provide so that we can meet your needs and make your customer experience with us positive and enjoyable. We never stop working to improve our reliability and customer satisfaction scores.

We try to make your interactions with us as easy as possible by developing services like our online outage map. This interactive tool gives you current information on electric outages in real time, allowing you to track our progress as we restore power as quickly as possible.

Our employees work in, live in and contribute to the communities we serve. We strive to be good neighbors with programs such as RU Safe that help keep children out of harm. We also volunteer wherever we can and give back to make our hometowns into better places for everyone.

Your satisfaction as a customer is important to your local NorthWestern Energy employees, and it's important to me, too. If you ever have a question, comment or an experience you'd like to share, please email me at Bob@NorthWestern.com. I'll make sure that you get a response from the person best able to help you.

Thank you for the privilege of serving you,

Robert C. Rowe

President and Chief Executive Officer



*Welcome to
NorthWestern Energy!*

Bob Rowe

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ABOUT US

For more than 100 years, NorthWestern Energy has safely, efficiently and responsibly delivered the energy and exceptional service our customers and communities count on.

In South Dakota, our regulated electricity utility business operates as a vertically integrated generation, transmission and distribution utility. We serve an area comprised of 25 counties. We provide natural gas to 60 South Dakota communities and also transport natural gas for eight gas-marketing firms and three large end-user accounts.

Our vision: Enriching lives through a safe, sustainable energy future.

Our mission: Working together to provide safe, reliable and innovative energy solutions that create value for customers, communities, employees and investors.

CONTACT INFORMATION

Report Power Outages

800-245-6977

Payment Address

11 E. Park St.

Butte, MT 59701-1711

Customer Service

Monday – Friday, 7 a.m. – 6 p.m.

24/7 Emergency Service

800-245-6977

Connect With Us:



NorthWesternEnergy.com

WALK-IN LOCATIONS AND ADDRESSES

Aberdeen

113 S Centennial Street
Aberdeen, SD 57401
Open Mon - Fri
8 a.m. - 5 p.m.

Brookings

1232 22nd Avenue South
Brookings, SD 57006
Open Mon - Fri
8 a.m. - 5 p.m.

Chamberlain

115 N Main
Chamberlain, SD 57325
Open Mon/Wed/Fri
8:30 a.m. - 4:30 p.m.

Huron

600 Market Street W
Huron, SD 57350
Open Mon - Fri
8 a.m. - 5 p.m.

Kimball

121 S Main
Kimball, SD 57355
Open Tue/Thur
8 a.m. - 5 p.m.

Mitchell

300 S Burr
Mitchell, SD 57301
Open Mon - Fri
8 a.m. - 5 p.m.

Wagner

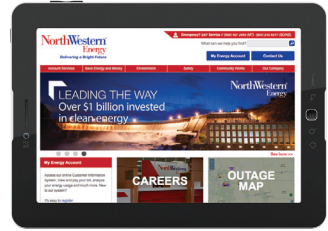
108 N Main
Wagner, SD 57380
Open Mon - Fri
9 a.m. - 12:30 p.m.
and 1:30 p.m. - 4 p.m.

Yankton

313 Cedar
Yankton, SD 57078
Open Mon - Fri
8 a.m. - 5 p.m.

MY ENERGY ACCOUNT

NorthWestern Energy makes it easy to manage your energy account right from our website. You can track your energy use, sign up for paperless billing, register for EZ Pay, make a one-time payment and report a power outage. You can even start, stop or transfer service if needed.



Register for your My Energy Account today:

1. Go to **NorthWesternEnergy.com**.
2. Click on the **My Energy Account** button.
3. Click on **Register for My Energy Account** under the User ID and password boxes.
4. Fill out the registration form and submit. *You will need your account number and one piece of personal identification information, such as your date of birth or Social Security number.*
5. Once you have chosen your username and password, you will be able to log in to the portal dashboard anytime, from anywhere!

ENERGY CONNECTIONS

Every month in your bill you will find our newsletter, *Energy Connections*. This will give you up-to-date safety information, holiday office closures and who to call in an emergency. You can go to NorthWesternEnergy.com to read past issues of *Energy Connections*.

PAYMENT AND BILLING OPTIONS

You have several payment options available to you:

- Sign up **online**, through your My Energy Account, for EZ Pay, which automatically deducts your monthly payment from your checking or savings account.
- **Speedpay** lets you make a payment online from your checking, savings or money market account, or by using your credit/debit or ATM card. (A convenience fee applies for debit or credit cards.)
- You can call one of our toll-free numbers to **pay over the phone**.
 - 800-218-4959 to use your checking, savings or money market account.
 - 877-361-4927 to use your credit/debit or ATM cards.
(A convenience fee applies.)
- **Send us a check** in the mail.
NorthWestern Energy
11 E Park St • Butte, MT 59701-1711
- Stop by one of our convenient walk-in offices (cash, checks and money orders accepted).
- **Pay by text** (learn more at your My Energy Account).

Budget Billing

NorthWestern Energy offers a Budget Billing program in which your monthly utility bill will be nearly the same each month as we average your yearly energy costs into more affordable monthly payments. This program works well in conjunction with the EZ Pay program. Call us at 800-245-6977 to enroll or visit a walk-in location.

HOW TO READ YOUR BILL

Besides giving you the amount you owe every month, your NorthWestern Energy bill contains information about your energy use that can help you manage it. This sample bill shows you what each section means.

- 1 The account holder's name, account number, account description (if applicable) and bill date.
- 2 The service address for this account.
- 3 The date payment must be received, so it is not considered past due. If you are on automatic bill pay, the date when your payment will be withdrawn is displayed as "Bank Draft Scheduled on."
- 4 The total amount due reflects all current and outstanding charges.
- 5 A 13-month graph representing the service provided.
- 6 Compare your days of service, energy usage, average per-day costs and daily temperatures during the same period last year, the prior month and the current month.
- 7 A snapshot of your account since your last bill. It includes the balance from any previous bills, payments, current charges and any other adjustments processed on your account, as well as your total amount due for the month. Payments received after the billing date are not included.
- 8 A summary of current charges associated with your service, not including taxes. (See reverse side for details).

NorthWestern Energy
Powering a better future

Customer Service: 1-800-245-4377

Customer: JOHN SMITH
Account Number: 12345678
Account Description: RESIDENTIAL
Billing Date: September 30, 2018

Service Address: 123 MAIN ST., ABERDEEN SD 57401

Bank Draft Scheduled on September 30, 2018

Due Date: September 30, 2018

Total Amount Due: \$38.32

Account Summary

Previous Balance		\$	227.44	
Payments Received	9/1/2018	Thank you	\$	(227.44)
Current Charges			\$	148.86
Tax			\$	9.88
Total			\$	148.86

Summary of Current Charges

Electric Service	\$	78.82	\$	78.82
Natural Gas Service	\$	70.04	\$	70.04
Total Current Charges	\$	148.86	\$	148.86

Budget Billing - PAY THE SAME AMOUNT EACH MONTH
If you wish to go on budget billing each month, your approximate amount would be \$38.32. Your account must be current and in good standing to qualify for budget billing.

Message Board
\$18.32 will be deducted from your bank account on March 30, 2019.

Message Board
For questions about your bill or service, call NorthWestern Energy at 800.245.4377 Monday through Friday, 9 am to 6 pm. For information or to make payment, visit us at northwesternenergy.com.

Use the metering portion of your bill with your payment.

ACCOUNT NUMBER	DUPLICATE	TOTAL AMOUNT DUE	AMOUNT ENCLOSURE
12345678	September 30, 2018	\$38.32	September 30, 2018

Account Holder: JOHN SMITH
Address: 123 MAIN ST., ABERDEEN SD 57401

- 9 For customers enrolled in budget billing, a summary of your actual account information is provided. For customers not currently participating in the budget billing program, we will provide an approximate budget billing amount for eligible accounts if you were to sign up for the program.
- 10 Important information related to your account or service.
- 11 The message board provides important information about rates and how to contact NorthWestern Energy.
- 12 Tear off this portion of your statement if you would like to send a check (payable to NorthWestern Energy) to pay your bill. Your account number, due date, total amount due and payment mailing address are already provided. Please make sure the NorthWestern Energy address shows through the return envelope window and don't forget to allow 3-5 days for your payment to mail and process. You can also pay electronically through My Energy Account at NorthWesternEnergy.com

ENERGY BILL TERMS

Average Daily Temperature (°F): the average daily temperature for the billing cycle.

Therm: unit of measurement used to bill gas usage. Your gas meter measures in cubic feet. We use a multiplier to convert cubic feet into therms. The multiplier varies depending on the altitude of where you live, as well as the energy value of the gas used during the billing period. A therm of natural gas is equal to 100,000 BTU.

13 Our toll-free number and hours of operation.

14 Phone number for paying your bill.

15 Contact information for the state utility commission.

16 The start and end dates of your current meter reading.

17 The number of days in the bill cycle, which may fluctuate between billing cycles.

18 The previous and current month's meter readings.


19 The Read Code indicates if the meter read was actual or estimated. If estimated we calculate your bill based on the past usage at the address. Any adjustments will occur with the next actual meter reading.

20 The number that, when multiplied with the meter reading, determines the actual energy used.

21 Billed kWh is the energy used in kilowatt-hours (kWh). This is calculated by subtracting your previous month meter read from your current month meter read and multiplying the difference by the Meter Multiplier.

22 Demand Read and Demand Usage are additional reads and usage included on certain types of meters to measure efficiency. Demand represents the highest usage of energy in any 15-minute period during a monthly billing cycle. Demand is measured in kilowatts (kW). High demand is typically associated with equipment start-up. By spreading equipment start-ups over a more extended period, you may be able to lower demand and reduce your demand charges.

23 The identification number of the meter located at this service.



NorthWestern Energy
Delivering a Bright Future

Account Number: 12345678
Customer Name: JOHN SMITH
Service Address: 223 MAIN, ABERDEEN SD 57401

Page 1

NorthWestern Energy (800-547-5777)
Customer Service (844-7-AM-15-PM)
and Emergency 24 hours a day

816 33 PASCAGO DRIVE
DICKENS/DAVID or ATM CARD
(605) 745-4677
Checking, Savings, or Money Market
(605) 725-4578

Customers with unsecured gas/service or accounts may contact the consumer Affairs Office of South Dakota Public Utilities Commission at 1-800-355-7822 or email CAC@PUC or 500 East Capitol Ave, Pierre, SD 57501.

Current Rates Effective 04/20/18

Electric Service 04/20/18

Service Charge	Rate	Amount
Electric Residential 0000	0.000000	\$ 0.00
0000	0.000000	\$ 0.00
0000	0.000000	\$ 0.00
00000000	0.000000	\$ 0.00
Gas Fuel Purchase Power	0.000000	\$ 0.00

NET TOTAL (SEE SERVICE)

Service Charge	Rate	Amount
Electric Residential 0000	0.000000	\$ 0.00
0000	0.000000	\$ 0.00
0000	0.000000	\$ 0.00
00000000	0.000000	\$ 0.00
Gas Fuel Purchase Power	0.000000	\$ 0.00

UTILITY SERVICES

Read Date	To	Days	Previous	Current	Start Code	Read Value	Rate	Average Pressure	Average BTU Factor	Therm	Demand Read	Demand Usage
04/20/18	04/15/18	23	14845.00	14818.00	Actual	1	533					

Meter Number: 1012334
METER TYPE: HOUSE METER

Rate: 10 Residential Service

Customer Charge	Rate	Amount
Customer Charge	\$ 6.00	\$ 6.00
Energy Charge	533.0	\$ 56.50
Elec Fuel Purchase Power	533.0	\$ 6.00
Electric Services Total		\$ 73.80

GAS SERVICES

Read Date	To	Days	Previous	Current	Start Code	Read Value	Rate	Average Pressure	Average BTU Factor	Therm
05/01/18	04/24/18	23	5459.00	5500.00	Actual	136	0.070878	1.044000	138.00	


Meter Number: 0023334
METER TYPE: HOUSE METER

Customer Charge	Rate	Amount
Customer Charge	\$ 6.00	\$ 6.00
Energy Charge	138.00	\$ 10.50
Purchase Gas Commodity	138.00	\$ 14.32
Manufactured Gas Plant Refund		\$ (3.78)
Natural Gas Services Total		\$ 26.57
TOTAL UTILITY SERVICES		\$ 100.37

TAXES

City Sales Tax - Aberdeen	Rate	Amount
CITY SALES TAX - ABERDEEN	2.97	\$ 2.97
STATE TAX - SOUTH DAKOTA	6.09	\$ 6.09
TOTAL TAXES		\$ 9.06

When you provide a check a payment, you authorize us to either use the information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.



24 The rate number and description of your rate for billing purposes.

25 A summary of your monthly usage multiplied by the rates associated with the delivery of energy with the exception of taxes, as listed on the left hand column of the page. Energy delivery charges can be thought of as cost to use the highways (pipes and wires) that deliver the energy from the generation source to the user. These charges are subject to regulation by the State Utility Commissions and, where appropriate, the Federal Regulatory Commission. The Electric Fuel Purchase Power is the market cost of the fuel used to generate the electricity used and the Purchase Gas Commodity is the market cost of the natural gas used during the billing period.

26 The amount of natural gas billed during the period in CCF (the volume of 100 cubic feet).

27 Conversion Pressure is a factor used to convert CCF to therms for billing purposes.

28 Average BTU factor is the energy value of the gas used during the billing period. It is updated every month and is used to convert CCF to Therms for billing.

29 Billed Therms is calculated by multiplying the Meter Volume by the Conversion Pressure by the Average BTU Factor.

30 Displays the current rates and their effective date. Billing periods may include more than one effective rate.

31 This section contains a summary of the state and local taxes based on your usage.

kW-kilowatt: the measure of the rate at which electrical energy is used. Kilo means 1,000, so a kilowatt is equal to 1,000 watts. Similar to a speedometer on a car that measures how fast the car is traveling at a given point in time.

kWh-kilowatt hour: the measure of the amount of electricity used over one hour. It would be similar to the odometer on a car that tells how many miles the car traveled in one hour. The kWh is measuring the usage over a specific time frame of one hour. For example, if a heater used 1,000 watts and ran for one hour, it would use 1 kWh for that hour.

ENERGY-SAVING TIPS



Compare your energy usage on your billing statement from month to month and year to year to help you become more aware of what affects your energy consumption.



Evaluate your insulation levels to determine if you have enough for your home.



Check your hot water heater temperature to make sure it's safe and efficient.



Check your refrigerator/freezer temperatures to make sure they are efficient.



Check your gas equipment to make sure it is running well.





Test your house for air leakage and figure out which windows, doors, and other areas may need air sealing materials.



Wrap your hot water tank and the first 10 feet of hot water pipe.



Install low-flow faucet aerators and showerheads.



Determine which light bulbs use the most electricity and replace with LED bulbs as appropriate.

Visit northwesternenergy.com/eplus for more tips.

OUTAGE INFORMATION

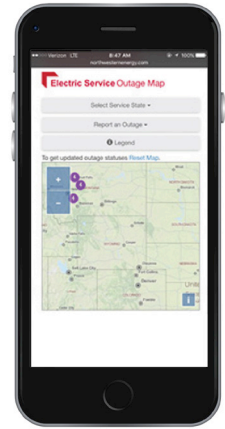
Street Lights

If a street light is out, you can report it by using our online outage map reporting tool. Visit NorthWesternEnergy.com, click on the Outage Map, select Report Street/Yard Light Problem and fill in the necessary information about the street light. We will work to ensure it is fixed as soon as possible.

Outage Safety

Use our online outage map reporting tool to tell us about an outage and to get text messages alerting you with the outage status.

Preparing for a planned outage? Don't open your fridge or freezer doors any more than necessary and make sure to wrap them in heavy blankets to delay thawing. To avoid a sudden power surge when service is restored, turn off or unplug any major appliances.



Transformer Issues

Call our team at 800-245-6977 if you come across a NorthWestern transformer that is open, broken, leaking, sparking or has been damaged in any way.

Service to Meter Only

If there are any issues inside your home, you must call an electrician. If you are unsure of the issue, call our team at 800-245-6977.

NATURAL GAS AND CARBON MONOXIDE SAFETY

Natural Gas Safety

Natural gas has no odor. We add an odorant to natural gas that stinks like rotten eggs to help you smell a gas leak. If you smell it:

- Evacuate everyone in your home or building, and stay out until someone from NorthWestern Energy tells you it is safe to return.
- Don't smoke, light matches, turn your electrical switches on or off, use the telephone or do anything else that might create a spark.
- Call 911 and NorthWestern Energy at (800) 245-6977 from another location.
- Keep others away from the area.

Carbon Monoxide Safety

Carbon Monoxide is a colorless, odorless, poisonous gas that may be present when a fuel is not burned completely. Any fuel — wood, coal, oil, propane, kerosene — can produce carbon monoxide. It is also produced by the internal combustion engines in vehicles.

What are the symptoms of Carbon Monoxide poisoning?

- headache
- nausea
- vomiting
- fatigue
- confusion
- tightening of the chest
- unusual yawning
- irritation of nose, mouth, eyes

Such flu-like symptoms may affect an entire family. They may disappear when you are away from home, then return after you're back home.

What if you suspect Carbon Monoxide poisoning?

Get the victim to fresh air immediately. If a victim is not breathing, begin CPR and call 911.









If you suspect you have a problem, call NorthWestern Energy. Our gas servicemen carry carbon monoxide detectors and know what to look for.

CALL BEFORE YOU DIG

If you're doing any excavating or digging, call 811 two business days in advance to have all underground utility lines marked. Stay at least 18 inches away from the markers at all times. You can also visit CALL811.com



Know what's below by the different colored flags, stakes or paint.

 WHITE Proposed Excavation	 PINK Temporary Survey Markings	 RED Electric Power Lines, Cables, Conduit and Lighting Cables	 YELLOW Gas, Oil, Steam, Petroleum or Gaseous Materials
 ORANGE Communication, Alarm or Signal Lines, Cables or Conduit	 PURPLE Reclaimed Water, Irrigation and Slurry Lines	 BLUE Potable Water	 GREEN Sewers and Drain Lines



**Know what's below.
Tap, Click, or Call
811 Before you dig.**

POWER LINE SAFETY

Downed Power Lines

Treat all downed lines as if they're live and dangerous. Never touch them or try to remove dead branches or fallen tree limbs from them.

If a power line falls on or near a vehicle you're in, stay inside it and warn everyone except a lineman to get away.

Trampolines and Swimming Pools

When you're setting up a trampoline or inflating a pool, first look above to make sure you're not under any power lines.

Tree Trimming Turn-Offs

Before trimming a tree anywhere near a power line, call us to schedule a temporary power turn-off. You can also request a turn-off for any painting, construction or service upgrades projects.

Stand Back

If a powerline is near, stay at least 10 feet clear when working and playing outside.

Balloons and Power Lines Don't Mix

Don't let mylar balloons ruin the party. When Mylar balloons are left untethered outside, they may float into power lines, become tangled and cause unexpected power outages. The metallic coating—or Mylar—on the balloons conducts electricity, so when it meets a power line, it can not only cause an outage in your neighborhood, but can even spark an electrical fire.



CHILDREN'S SAFETY

Keeping Children Safe

Remember to teach children both indoor and outdoor electrical safety tips such as staying away from down power lines, keeping electricity away from water and not overloading outlets.

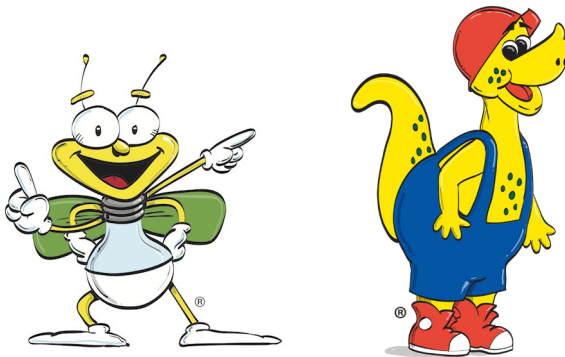
Ryan United

Since 2015, NorthWestern Energy has been in a partnership with Ryan United to keep our children and communities safe. Our trucks, vehicles and offices have begun to display the RUSafe logo, signaling to children these are areas of safety. For more information visit NorthWesternEnergy.com and look for the RUSafe link.



Louie and Sniffy

Visit Louie the Lightning Bug's Electric Universe and Sniffy the Sniffasaurus's Energy Underground at NorthWesternEnergy.com/kids for resources to teach your children important electric and natural gas safety tips.



CONSTRUCTION

If you're building a new home or business, or performing any construction that requires a change to your existing electric or gas service, it's important that you keep us in the loop.

- Always call 811 before you dig.
- Know which rate schedules and tariffs apply to your project by visiting:
NorthWesternEnergy.com/account-services/new-construction
- If you need new service in **South Dakota**, download an application by visiting:
NorthWesternEnergy.com/account-services/new-construction
- If you need assistance with a new construction project, contact the Construction Department in your area (see below). Our staff will work with you to initiate any construction project and answer your questions.

Aberdeen Area Construction

(800) 245-6977, option 4
NewConstructionGroupSDNE@northwestern.com

Brookings Area Construction

(800) 245-6977, option 4
NewConstructionGroupSDNE@northwestern.com

Huron Area Construction

(800) 245-6977, option 4
NewConstructionGroupSDNE@northwestern.com

Mitchell Area Construction

(800) 245-6977, option 4
NewConstructionGroupSDNE@northwestern.com

Yankton Area Construction

(800) 245-6977, option 4
NewConstructionGroupSDNE@northwestern.com

SOUTH DAKOTA CONSUMER RIGHTS

Visit <http://puc.sd.gov/consumer/default.aspx> to learn more about your rights as a consumer and how to file an inquiry.

MULTILINGUAL SERVICE

ENGLISH

We are required to translate important customer information for populations in our service area that meet a certain threshold. We have two languages that currently meet that threshold: Spanish and Karenic.

SPANISH

Nos preocupamos por su seguridad. Este anexo a su factura incluye mensajes importantes sobre seguridad que usted necesita saber con respecto al servicio público que le proporciona NorthWestern Energy. Comuníquese con nosotros si desea recibir la información de seguridad en español, llamando al teléfono 888-467-2669 (en Montana) 800-245-6977 (en South Dakota o Nebraska) y pregunte por las opciones de idiomas para los anexos de sus facturas.

KARENIC

ပတၢ်ယိၣ်န့ၣ်တၢ်လၢ နတၢ်ပူၤဖျဲးအဂီၢ်န့ၣ်လီၤ. လံာ်တၢ်ယုက့ၢ်စရိဘု(လ) လၢ တၢ်ထၢန့ၣ်လီၤအိၤအံၤ ပၣ်ယုာ်တၢ်ဘၣ်တၢ်ဘၢတၢ်ကစီၣ်အရီၣ်တဖၣ်လၢ န [] ကးသ့ၣ်ညါအိၤလၢ အဘၣ်ယး: NorthWestern Energy ထံမ့ၣ်အူတၢ်မၤန့ၣ်လီၤ. ဆဲးကျၢပုၤဖဲ နမ့ၢ်လိာ်ဘၣ် တၢ်ပုၤတၢ်ကျိၤတဖၣ်လၢ ပုၤကညိၣ်ကျိၣ် (Karenic) , ခိဖျိ တၢ်ကိးလိတဲစိဆူ 888-467-2669 (လၢမိၣ်ထီၣ်န့ၣ် (Montana) အပူၤ)800-245-6977 (လၢကလံာ်စိး နိဆိထံၣ် (South Dakota) မ့တမ့ၢ် န့ၣ်တြၢ်စခၢ် (Nebraska)) ဝဲယုန့ၢ်လၢ တၢ်ကထၢန့ၣ်လီၤ က့ၢ်စရိကျိၣ် တၢ်ယုထၢတဖၣ်အဂီၢ်န့ၣ်တက့ၢ်.

ESTABLISHING SERVICE

NorthWestern Energy might request a security deposit on an account if:

- A customer or former customer has had service disconnected for non-payment in the past 12 months.
- NorthWestern Energy has issued a customer three or more disconnection notices in the past 12 months.
- A customer has an unpaid NorthWestern Energy account that is not in dispute.
- A new customer has an unknown credit history.

NorthWestern Energy offers the following options for securing an account*:

(SD Rule 20:10:19:02 – 20:10:19:12)

Deposit: Based on one-sixth of the estimated annual bill for the location to which the service is provided. After 12 months of prompt payment, NorthWestern Energy will refund the deposit and any accrued interest to the customer's account. If service is disconnected, the deposit and any accrued interest will be applied to the final bill.

Reference Letter: A letter from a previous energy provider confirming customer's satisfactory credit history.

Guarantor: An existing NorthWestern Energy customer in good standing with a satisfactory credit history can agree to guarantee an account for an amount not to exceed the required deposit amount.

Early Pay: Customers may opt for early payment of monthly bill. Early disconnection of service shall be proper if the account is not paid by its due date. After 12 months of satisfactory payments, the account will be removed from the Early Pay requirement.

*Upon evidence of unsatisfactory credit, the method of securing an account becomes the choice of the company.

CONDITIONS OF SERVICE

NorthWestern Energy may refuse service(s) under the following instances where the Applicant/Customer:

- Has an outstanding debt for NorthWestern Energy service at a previous location for the same class of service and has not paid or made arrangements for payment of that debt.
- Fails to furnish information necessary to establish an account.
- Attempts to restore service to an existing household where a delinquent bill remains, and no resolution of that balance has been acknowledged and agreed to by NorthWestern Energy.
- Fails to meet requirements of appropriate security required to establish service.
- Violates state statutes, regulations or Northwestern Energy tariffs on file with the SD Public Utilities Commission.
- Has had service disconnected for non-payment and has not resolved the matter, including required payment and established security.

LATE PAYMENT FEES

Payment of bills not paid by the due date are subject to a late payment fee. A fee of \$2 plus one percent of the unpaid balance will be assessed.

RETURNED CHECK FEES

Any payment returned to NorthWestern Energy by a financial institution will result in a fee being charged to the customer's utility account. A fee of \$30 will be assessed to accounts where electric, or electric and gas service is provided. A fee of \$15 will be assessed for accounts where only gas service is provided.

NOTICE OF DISCONNECTION

NorthWestern Energy will provide notice of intent to disconnect service under the following:

- Bills are due 20 days after the billing date except for customers using the Early Pay security option. If not paid by the date due, accounts are subject to a late payment fee and a notice of intent to disconnect service.
- In the event of a first disconnection notice for an account, NorthWestern Energy will attempt to notify the customer in person, by telephone or certified mail to advise of the proposed disconnection and provide information about a customer's right to appeal to the SD PUC.
- All other notices will be sent by first class mail.
- Disconnection of service will be proper if an account is not resolved within 10 days of the issuance of the notice. During the period of November 1 to March 31, residential customers will receive an additional 30-day period in which to resolve the account before service is disconnected.
- If a service is in a landlord's name, NorthWestern Energy will not disconnect service without first having provided the tenant an opportunity to place service into their name.

DISCONNECTION OF SERVICE (NON-PAYMENT)

NorthWestern Energy considers the following conditions before disconnecting service for non-payment*:

- Failure to pay/provide a required security.
- Failure to pay for services provided or enter into an acceptable agreement.
- For customers receiving service at more than one location, only the service for which a bill is delinquent will be disconnected.
- No disconnection of service will occur if a just dispute concerning the bill has been made. A just dispute is defined as payment of any amount not in dispute and contacting NorthWestern Energy to resolve the disputed amount. If resolution of the dispute cannot be agreed upon by the customer and the utility, the customer may appeal the matter to the South Dakota Public Utilities Commission.
- Residential disconnection may be postponed for one 30-day period upon NorthWestern Energy's receipt from a customer's physician certifying that disconnection of service would aggravate an existing medical condition. The customer must either work out an acceptable payment agreement with NorthWestern Energy or be subject to disconnection of service at the end of the 30-day period.
- Service will not be disconnected on a Friday, Saturday, Sunday or legal holiday, or any day when NorthWestern Energy's business offices are not open to the public.

- If receiving both electric and gas services, a customer may have payments applied to a specific utility in order to avoid disconnection of that service. Any other service remaining unpaid is subject to disconnection.

*Service may be disconnected without notice in cases of immediate danger, fraud, illegal use, failure to allow unobstructed access to NorthWestern Energy equipment for any reason, unauthorized use, tampering or damage to NorthWestern Energy equipment, or by order of the SD PUC or other state or federal authority.

SERVICE RECONNECTION

When service has been disconnected for non-payment, the following conditions apply to restore service:

- All past utility charges must be paid.
- Applicable reconnection fees must be paid.
- Security for continued service may be required.

CONSUMER AND UTILITY PROVIDER DISPUTES AND COMPLAINTS

If you have a dispute with your investor-owned electric or natural gas provider, you should first try to resolve it with the company. If these efforts are unsuccessful, you can contact the Public Utility Commission, where a consumer affairs representative will investigate your situation and attempt to help you and your utility settle the complaint through discussions and agreements. Additional PUC staff members with expertise in technical, legal and financial matters may become involved as well.

Requesting Public Utilities Commission Assistance with a Dispute

There are several ways to contact the Public Utilities Commission for assistance.

- Online form: https://puc.sd.gov/consumer/complaint_form.aspx
- E-mail the PUC: PUCConsumerInfo@state.sd.us
- Call toll-free: 800-332-1782
- Regular mail: South Dakota Public Utilities Commission, 500 E. Capitol Ave., Pierre, SD 57501-5070

When contacting the Public Utilities Commission for assistance, please provide the following information to help the consumer affairs representative fully understand and investigate your situation.

- Your name and complete mailing and physical address(es)
- The name of the utility and names of company personnel you have talked with about your specific complaint
- Your utility account number and the status of your account (for example, are you subject to disconnection?)
- The complete facts of your complaint

- The action the utility took on your complaint
- A brief explanation of the solution desired

Filing a Formal Complaint

If you and your utility company cannot reach a resolution through this informal process, PUC staff may advise you to file a formal complaint. A formal complaint is entered into a docket, which is collection of documents filed with the commission for a particular case. The docket is electronically maintained on the PUC's Web site.

Filing a formal complaint can be a lengthy process that, unless settled, may involve a hearing before the PUC where the three commissioners act as judges, reviewing evidence from both sides of the case. You do not need to be represented by an attorney, but may choose to do so.

The commissioners follow an established set of guidelines in resolving disputes. These guidelines include South Dakota law, administrative rules and, if appropriate to the complaint, tariffs the utility has filed with the commission. The tariff lists how the utility will provide various services and how much you are expected to pay for those services. The commissioners can only consider the facts of the case and base their decision on the guidelines described.

PAYMENT ASSISTANCE

If you or someone you know is having difficulty paying their energy bill, call our Customer Contact Center at (800) 245-6977. NorthWestern Energy offers several programs to help our customers:

- Budget Billing allows customers to pay the same amount each month, based on your average usage over the past 12 months.
- The Low Income Energy Assistance Program (LIEAP) provides financial assistance to low-income households to help pay their home heating bills. To apply, contact the South Dakota Department of Social Services, Office of Energy Assistance at (800) 233-8503.
- The Weatherization Assistance Program helps low-income households overcome the high cost of energy by making their homes more energy efficient. To apply, contact the South Dakota Department of Social Services, Office of Energy Assistance at (800) 233-8503.
- The Energy Crisis Intervention Program (ECIP) is the emergency component of LIEAP. A household that has not received LIEAP assistance during the heating season may qualify for ECIP assistance. The household must be income-eligible and in a crisis, such as having a shutoff or disconnection notice. Households with an eviction notice for nonpayment may be eligible if heat is included in the rent. ECIP also offers furnace repair.

SOUTH DAKOTA TARIFFS AND RATES

For information on tariffs and rates, visit:

<http://www.northwesternenergy.com/account-services/whats-included-in-your-total-bill/tariffs-and-rates/south-dakota-tariffs-and-rates>

PROTECTING AGAINST SCAMS

NorthWestern and its customers have seen scam activity across our service territory for a number of years. A typical scam scenario involves scammers threatening disconnection of electric or natural gas service. They demand immediate payment of allegedly overdue bills, often with a prepaid card purchased at a store. If customers receive a suspected scam call, they should record the caller's number, hang up and call NorthWestern Energy at (800) 245-6977 in South Dakota.

METER SAFETY

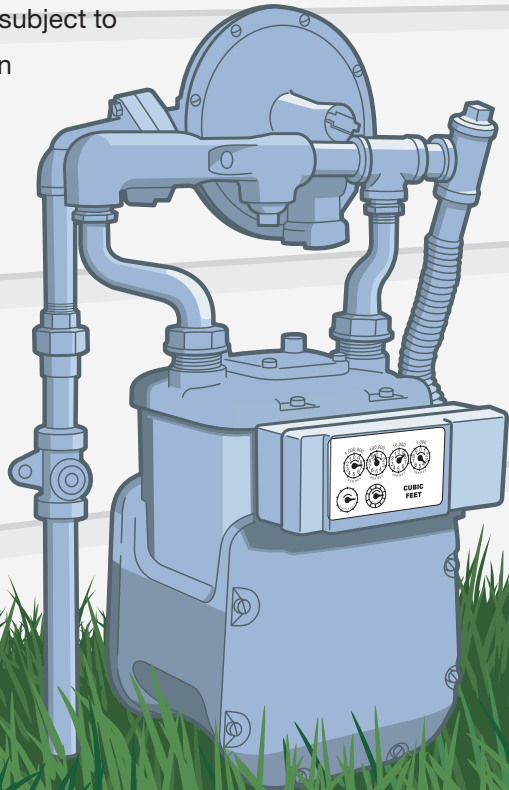
For natural gas customers, deep and blowing snow can block heating and appliance exhaust vents, which can cause equipment to malfunction, resulting in a loss of heat or possibly a build-up of deadly carbon monoxide in homes and businesses.

Outdoor natural gas meters and equipment are designed to withstand winter weather conditions. However, heavy build-up of snow or ice on a natural gas meter or appliance vent may create a potentially dangerous situation. Customers are responsible for keeping ice and snow from damaging utility meters.

- Carefully remove ice or snow from your natural gas meter with your hands or use a broom to brush it away.
- Look for your natural gas appliance vents, which often are on the roof, to ensure they are clear of snow.
- Your natural gas meter should be visible at all times and accessible for maintenance and emergency responders.
- Avoid using a snow blower near a meter.
- Never hit your meter or its piping with a hammer, shovel or other hard object to dislodge snow or ice.
- If you have a seasonal property or are away on vacation, ask someone to check your natural gas meters and vents, especially after a significant storm. A covered meter can disrupt service leading to loss of heat to the structure.

IMPORTANT CUSTOMER NOTICE:

The maintenance of buried gas piping downstream of the gas meter to gas fired appliances or other various structures on the property is the responsibility of the home/property owner or current occupant. NorthWestern Energy is required to inform customers with privately-owned natural gas or propane service lines of their responsibility to inspect and maintain their piping (Code of Federal Regulations 49 CFR 192.16). Customers should have the pipes periodically inspected for leaks and metallic pipes should also be inspected for corrosion. Plumbing contractors and heating contractors can assist in locating, inspecting, and repairing a customer's buried piping. Any unsafe conditions should be repaired immediately or the flow of gas should be shut off. Piping that is not maintained may be subject to corrosion or leaking. When digging near buried gas pipes, the pipes should be located in advance and the excavation done by hand.



DATA PRIVACY POLICY

NorthWestern Corporation's policy is to respect and protect the privacy of our users. This policy statement tells you what information we collect from you, how we collect it and how we use it. The following information is being provided to you about NorthWestern Corporation's information gathering practices for this web site, www.northwesternenergy.com (the "Site"), and how that information may be used or disseminated by NorthWestern Corporation.

User Contact Information

The Site may use registration forms, surveys, contests and other information gathering forms that request users of the Site to provide information about themselves such as name, email address, mailing address, telephone number and demographic information. We use contact information to send the user information about our company and promotional material from some of our partners. The contact information is also used to contact the visitor when necessary and shared with other companies who may want to contact our visitors. Users may opt out of receiving future mailings from NorthWestern Corporation, or from having their contact information shared with third parties; see the choice/opt-out section below. Demographic and profile data is also collected at our site. We use this data to tailor the visitor's experience at our site, showing them content that we think they might be interested in, and displaying the content according to their preferences.

NorthWestern Corporation may disclose user information in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) NorthWestern Corporation's rights or property or other users of the web site, or anyone else that could be harmed by such activities. NorthWestern Corporation may disclose user information when we believe in good faith that the law requires the disclosure.

NorthWestern Corporation may share aggregate information about our users with advertisers, business partners, sponsors and other third parties. For example, we may say northwesternenergy.com's audience is x percent females and y percent males. This data is used to customize northwesternenergy.com's content and advertising to deliver a better experience for our users. NorthWestern Corporation may share both aggregate and specific user information with any related company owned in whole or in part by NorthWestern Corporation.

Your IP Address

Northwesternenergy.com collects IP addresses for the purposes of system administration, to report aggregate information to our advertisers, and to audit the use of the Site. When guests request pages from the Site, our servers log the guests' IP addresses. We do not normally link IP addresses to anything personally identifiable, which means that a user's session will be logged, but the user remains anonymous to us. We can and will use IP addresses to identify a user when we feel it is necessary to enforce compliance with the Site's Terms and Conditions, or to protect our service, site, customers or others.

Some services within the Site, such as certain message boards, may display IP addresses along with the message poster's name and message. Please review each service prior to use and only use those that disclose information you are comfortable sharing. Please remember that any information that is disclosed in these areas becomes public information and you should exercise caution when deciding to disclose your personal information.

Use of Cookies

Cookies are pieces of information that a web site transfers to a user's hard drive for record-keeping purposes. Cookies make web-surfing easier for you by saving your preferences while you're at the Site. We never save passwords or credit card information in cookies.

By showing how and when guests use the Site, cookies help us see which areas are popular and which are not. Cookies may be used to specify unique preferences of the user. Cookies may also be used to track user trends and patterns. Many improvements and updates to the Site are based on such data as total number of visitors and pages viewed. This information is most easily tracked with cookies. We use the information from cookies to provide services better tailored to our users needs.

Visitors to the Site always have the option of disabling cookies via their browser preferences. Most browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or indicate when a cookie is being sent. However, note that some parts of the Site may not function properly or may be considerably slower if you refuse cookies.

You may occasionally get cookies from our advertisers. NorthWestern Corporation does not control these cookies.

Personally Identifiable Information of Children Under 13

Protecting the privacy of the very young is especially important. For that reason, NorthWestern Corporation does not intend to collect or maintain information from those we actually know are under 13. Users under 13 should not provide any personally identifiable information via the Site.

Links to Other Sites

This site contains links to other web sites, some of which are not owned or controlled by NorthWestern Corporation. NorthWestern Corporation is not responsible for the privacy practices or content of these other web sites. NorthWestern Corporation also has a number of related companies. Some of these companies are wholly owned subsidiaries while others are partly owned by NorthWestern Corporation. The web sites of these related companies may have their own privacy policies that differ from NorthWestern Corporation's policy. You should look for the privacy policy of any linked site.

Choice/Opt-Out and Correction/Update of Data

To keep you in control of your personal information and the communications directed to you, we allow you to opt-out of the following services: receiving communications from NorthWestern Corporation about new features or services, and transferring your personal information to third parties for the purpose of enabling contact by third parties that offer a product or service that we think would be of value to you. If you object to such use for any reason, you may stop that use either by:

1. Sending an e-mail request to: web@northwestern.com or
2. Sending a letter request by U.S. Mail to:

Webmaster
NorthWestern Energy
11 E. Park St.
Butte, MT 59701-1711

You can correct factual errors in your personally identifiable information by sending us a request to the addresses above that credibly shows error. Please understand that in order to protect your privacy and security, we may also need to take reasonable steps to verify your identity before granting access or making corrections.

Data Security

To prevent unauthorized access, maintain data accuracy, and provide for the correct use of information, we have put in place physical, electronic and managerial procedures to safeguard and secure the information we collect online.

Enforcement and Redress

If for some reason you believe that NorthWestern Corporation has not adhered to its privacy policy, please notify us by either of the methods set forth above. NorthWestern Corporation will do its best to respond to your concerns and, when appropriate, take steps to correct a problem.

Your Acceptance of These Terms

By using this Site, you signify your assent to the NorthWestern Corporation Privacy Policy. If you do not agree to this Privacy Policy, please do not use our sites. Your continued use of the Site following the posting of changes to these terms will mean you accept those changes. If you have any questions about this Privacy Policy, the practices of this Site, or your dealings with NorthWestern Corporation, you may contact us at the address given above.



800-245-6977

NorthWesternEnergy.com