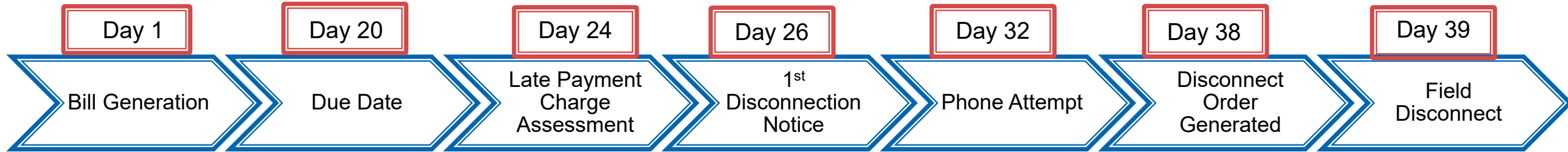


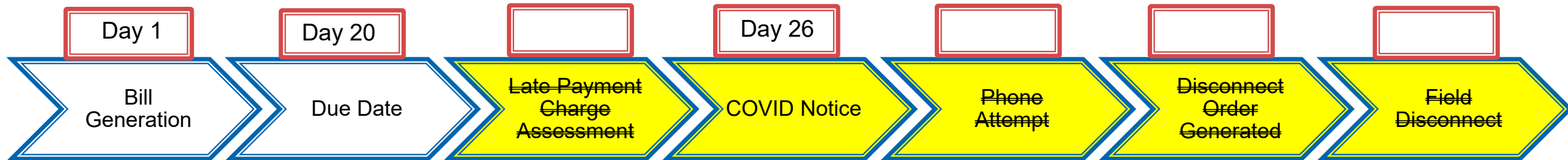


Pre-COVID, Current & Modified Timeline for Notice & Disconnection

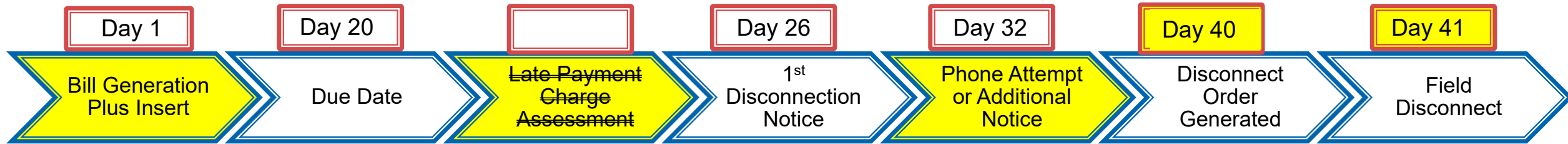
Pre-COVID Timeline



Current Timeline



Modified Timeline





Customer Outreach & Changes since COVID-19

- Suspended late fees and disconnects
- COVID Letter in lieu of Disconnect Notice
- Proactive Calls/Postcards
- Flexible Payment Arrangements (up to 9 months)
- Returning Deposits to Customers
- Connecting customers to assistance agencies
- Roll-in Balance Option (Budget Billing)
- Waive Payment Fees
 - Walk-in Offices will remain closed
 - Postcards to cash paying customers
- Warning customers about COVID-related scams
- Encouraging customers to monitor their energy use
- Grants
- **Additional Communications Upon Resuming Disconnects**
 - Bill Insert
 - Proactive Call
 - 2nd Notice if Proactive Call Unsuccessful



We miss you!

During the COVID-19 crisis, our walk-in Customer Service Centers will remain closed. However, our customer service representatives are simply a phone call away. They are standing by and ready to help answer any of your customer service needs.

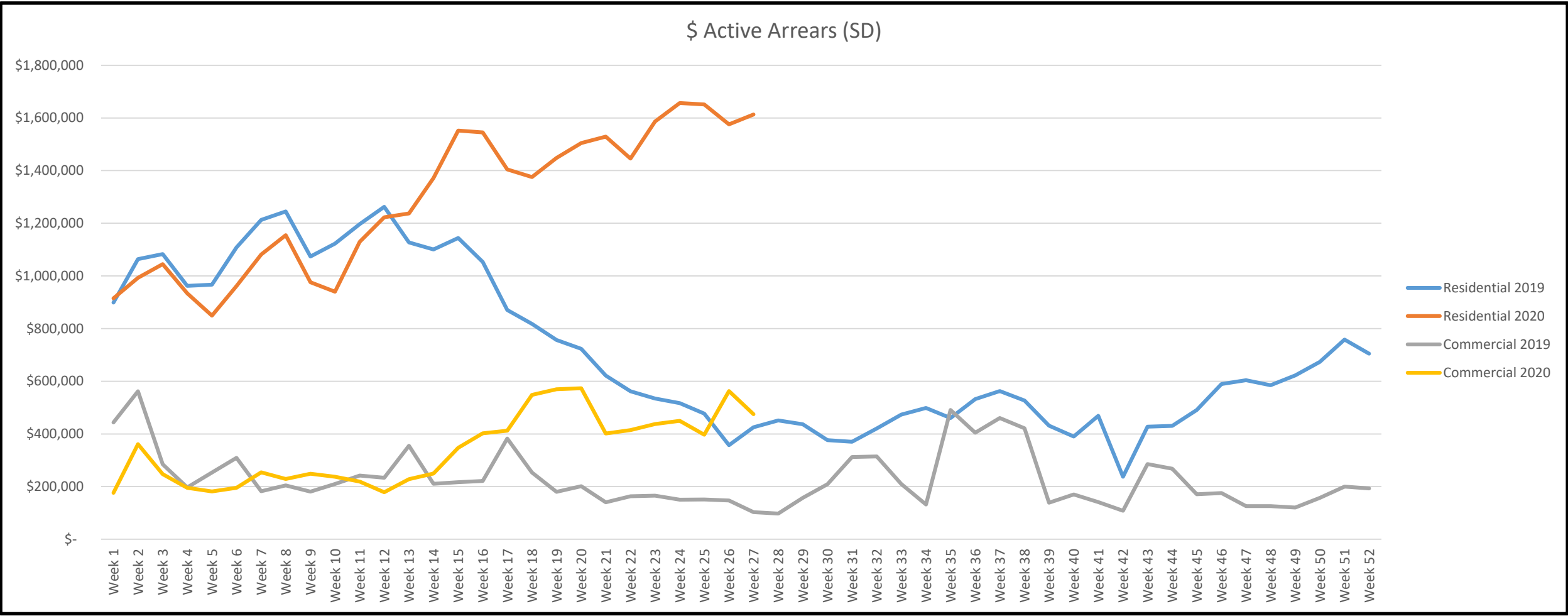
Calling NorthWestern Energy



- **Residential:**
 - About 4,300 accounts have arrears that are greater than/equal to \$100
 - The average arrears is \$400
 - Total arrears (30 days or older) is \$1,715,800.00
 - Approximately 5.2% of total SD Residential Customers have not made a payment since March 2020
- **Non-Residential:**
 - About 370 accounts have arrears that are greater than/equal to \$100
 - The average arrears is \$1,320.00
 - Total arrears (30 days or older) is \$487,500.00
 - Approximately 2.4% of total SD Non-Residential Customers have not made a payment since March 2020

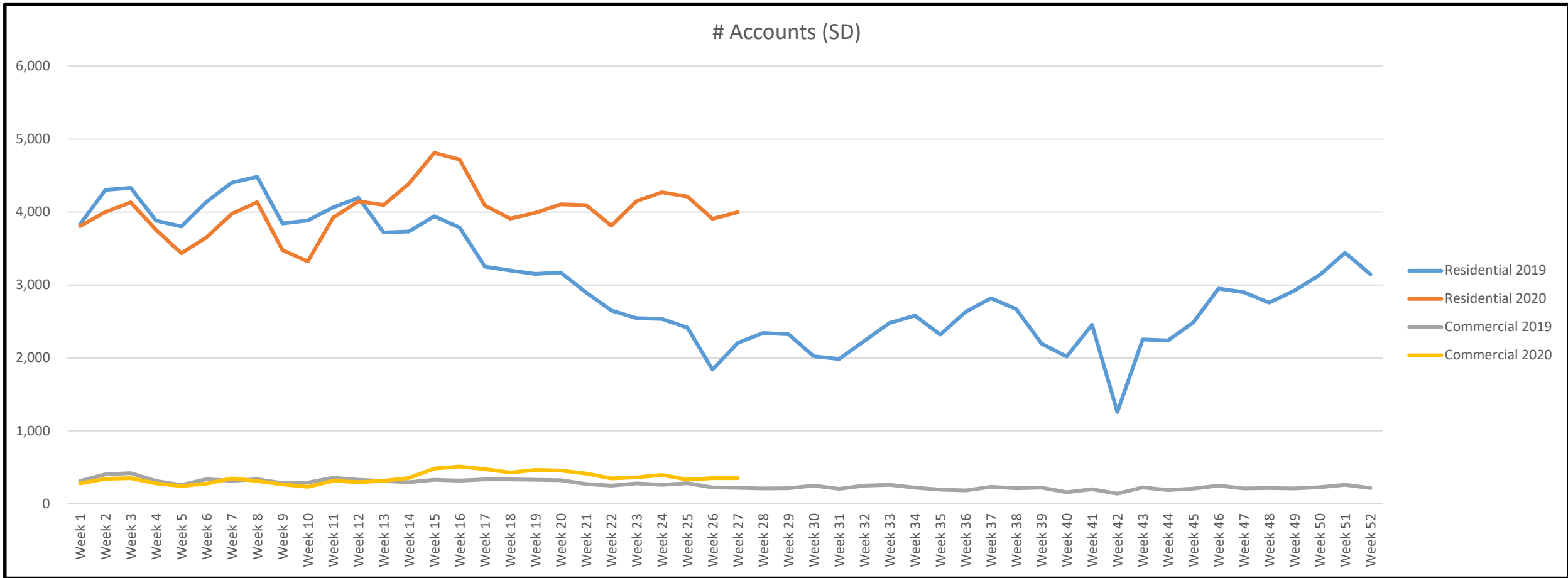


Residential & Non-Residential South Dakota Active Arrears





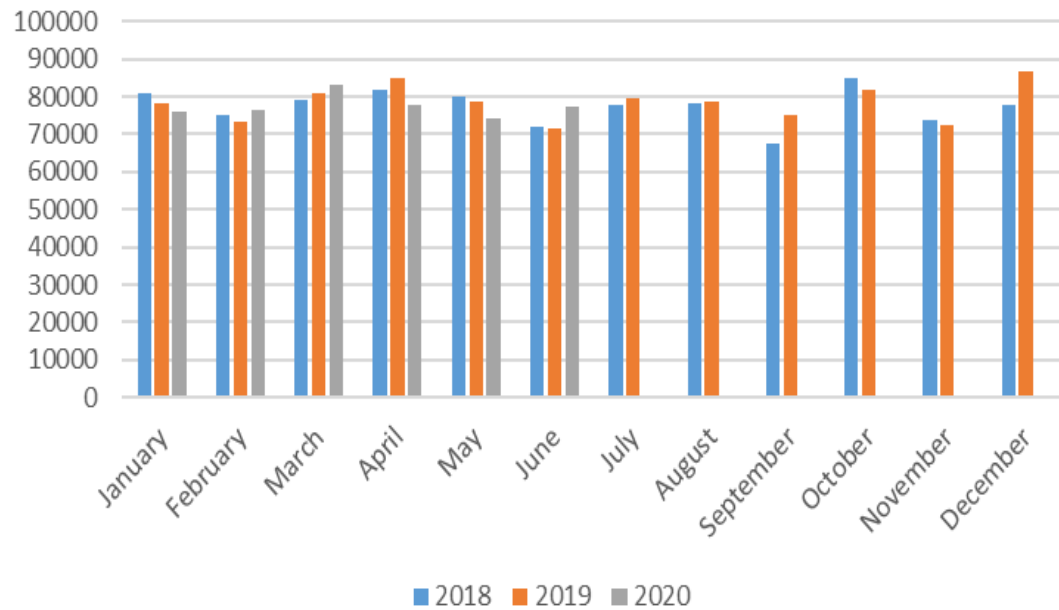
Residential and Non-Residential South Dakota Arrears (Accounts)



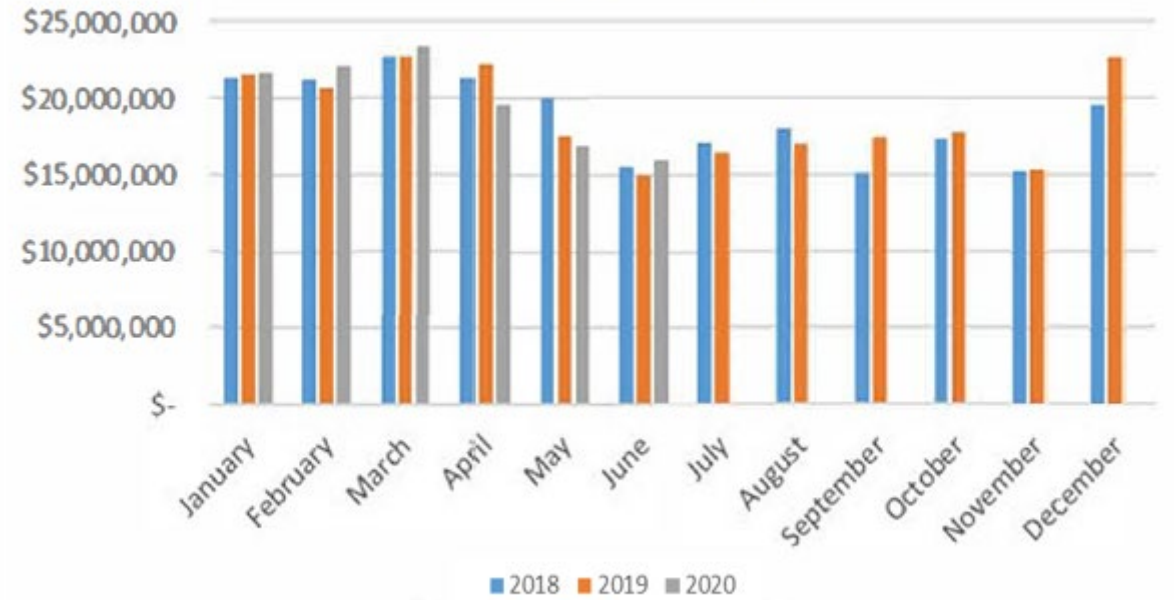


Payment Comparisons

South Dakota Payments by Numbers



South Dakota Payments by Dollars





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