

**NW NATURAL
INVESTOR OWNED UTILITIES OFFERING
FEE-FREE BANKCARD PAYMENTS**

Investor Owned Utility	States of Operation	Adoption Rate	Bankcard Program
Amos Energy	Colorado	10% (employee comment at a utility conference)	Offering limited to residential customers. For recurring bankcard payments, customer must also enroll in e-bill.
	Georgia		
	Illinois		
	Iowa		
	Kansas		
	Kentucky		
	Louisiana		
	Mississippi		
	Missouri		
	Tennessee		
	Texas		
Virginia			
Consumers Energy	Michigan	10% (surveyed)	Offering limited to residential customers that enroll in both recurring card payments and e-bill.
DTE Energy	Michigan		One-time or recurring offered free to residential & small commercial customers. Recurring to commercial customers is limited to only debit cards.
First Energy	New Jersey	Could not obtain	Offering limited to residential customers that enroll in both recurring card payments and e-bill.
	Ohio		
	Pennsylvania		
KCP&L	Kansas	9% (surveyed)	Offering limited to residential customers that enroll in both recurring card payments and e-bill.
	Missouri		
SCANA	North Carolina	Could not obtain	Offering limited to residential customers that enroll in e-bill.
	South Carolina		
	Georgia		
<i>SMUD - Sacramento Municipal Utility District (NOT an IOU)</i>	<i>California</i>	<i>12% (surveyed)</i>	<i>One-time or recurring offered free to residential customers.</i>
TXU	Texas	Not Obtained	One-time or recurring offered free to residential & small commercial customers. One-time to commercial customers is limited to only debit cards.