PSC NO: 15 ELECTRICITYLEAF: 163.5.29COMPANY: CENTRAL HUDSON GAS & ELECTRIC CORPORATIONREVISION: 2INITIAL EFFECTIVE DATE: 01/01/12SUPERSEDING REVISION: 1Issued in Compliance with Notice Establishing Filing Requirements in Case 11-E-0454 dated August 26, 2011

39. NEW YORK STATE ENERGY RESEARCH AND DEVELOPMENT AUTHORITY LOAN INSTALLMENT PROGRAM (Cont'd)

Billing, Collections and Payment (Cont'd)

The customer will be required to pay NYSERDA loan installment amounts when bills are due. The rights and responsibilities of residential customers participating in the NYSERDA Loan Installment program are governed by the provisions of Article 2 of the Public Service Law. Unpaid loan installment amounts will be subject to the provisions of this Rate Schedule regarding:

- (a) charges for late payment, collection, reconnection, and dishonored payments,
- (b) deferred payment agreements, and
- (c) termination/disconnection and reconnection of service.

Occupants of a multiple dwelling or two-family dwelling that assume responsibility for making utility payments in accordance with Public Service Law §§ 33 and 34 and 16 NYCRR 11.7 and 16 NYCRR 11.8, shall not be billed for any arrears of NYSERDA loan installment amounts or any prospective NYSERDA loan installment amounts, which shall remain the responsibility of the incurring customer.

NYSERDA loan installment amounts will not be subject to the Increase in Rates and Charges pursuant to General Information Section 30.

A customer remitting less than the total amount due on a utility bill that includes a NYSERDA loan installment amount shall have such partial payment first applied to electric and/or gas charges. If there are monies remaining after application to the Company's billed electric and/or gas charges, any remaining amount will be applied to billed NYSERDA loan installment amounts.

A customer remitting more than the total amount due on a utility bill that includes a NYSERDA loan installment amount shall have the overpayment applied first to subsequently billed electric and/or gas charges and then to NYSERDA loan installment amounts as they are billed. The utility will not apply customer overpayments as a prepayment of NYSERDA loan installment amounts or as full repayment of the loan. Customers wishing to make loan prepayments or satisfy the balance of the NYSERDA loan amount outstanding must arrange directly with NYSERDA for such payments.

For a customer participating in Levelized or Budget Billing, payment shall be applied to the billed charges for electric and/or gas charges and any remaining amount shall then be applied to the billed NYSERDA Loan Installments.

The Company will not provide interest on overpayments of NYSERDA loan installment amounts.

At least annually, the Company will provide customers participating in the NYSERDA Loan Installment Program the following information: (1) the amount and duration of remaining installments under the NYSERDA Loan Installment Program, and (2) NYSERDA's contact information and complaint procedures.