

This document summarizes Champion Energy's credit and collections practices. We are pleased to address your questions or concerns and welcome the opportunity to resolve any issues or questions you may have about your service. If you have questions about this document or any other issue regarding your service, please contact Champion Energy, LLC..

Contact Information:

Champion Energy, LLC (RES):

Address: 1500 Rankin Road, Suite 200

Houston, Texas 77073

Customer Care Number: 1.888.653.0087

E-mail: info@championenergyservices.com

Certificate of Service Authority ICC Docket No. 10-0168

ComEd (Utility): For emergencies, outages, equipment service and utility related issues, please contact ComEd at 1.800.EDISON (1.800.334.7661)

Ameren (Utility): For emergencies, outages, equipment service and utility related issues, please contact Ameren at 1.800.755.5000

Credit

For your reference, the decision to assess a deposit was decided in part by information provided by TransUnion, a consumer reporting agency, and obtained with your permission at the time you applied for service. TransUnion did not determine eligibility criteria for deposits and will not be able to supply you with the specific reason a deposit is required. However, under the Fair Credit Reporting Act, you have the right to receive a free copy of your consumer report from TransUnion within 60 days of receipt of this letter by calling 1.800.888.4213 or online at www.transunion.com. To dispute the accuracy of any information in your consumer report, please contact TransUnion directly by phone or in writing to TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19022.

Champion Energy complies with the federal Equal Credit Opportunity Act and does not deny service or require payment or deposit for service based on a customer's race, creed, color, national origin, ancestry, sex, marital status, lawful source of income, disability, family status, location of customer in an economically distressed geographic area or qualification for low-income or energy efficiency services.

Collection Processes and Policies

Champion Energy collects past due funds with the following steps:

1. Late Notices- When an account reaches seven (7) calendar days past due, Champion will send a notice of late payment to the customer.
2. Drop Notices- If the balance remains past due after the late notice is sent, Champion Energy will send a drop notice in the "Event of Default". "Event of Default" is defined as an account that has had two (2) or more late payments over a six (6) month period. This notice is generated at thirty five (35) days past due.
3. Dropped Accounts- A customer account is dropped ten (10) days after the Drop Notice/"Event of Default" notice is sent and your service will revert back to Commonwealth Edison on your next available meter read cycle.
4. Early Termination Fee's (ETFs)- ETFs are applied if a customer leaves Champion Energy or if the customer account is dropped before the contract terms have expired.
5. Reporting Consumer Credit- All unpaid, inactive customer accounts are reported to the Credit Bureau as "Bad Debt" once the account is written off. This occurs when the account is one hundred twenty (120) days past due.