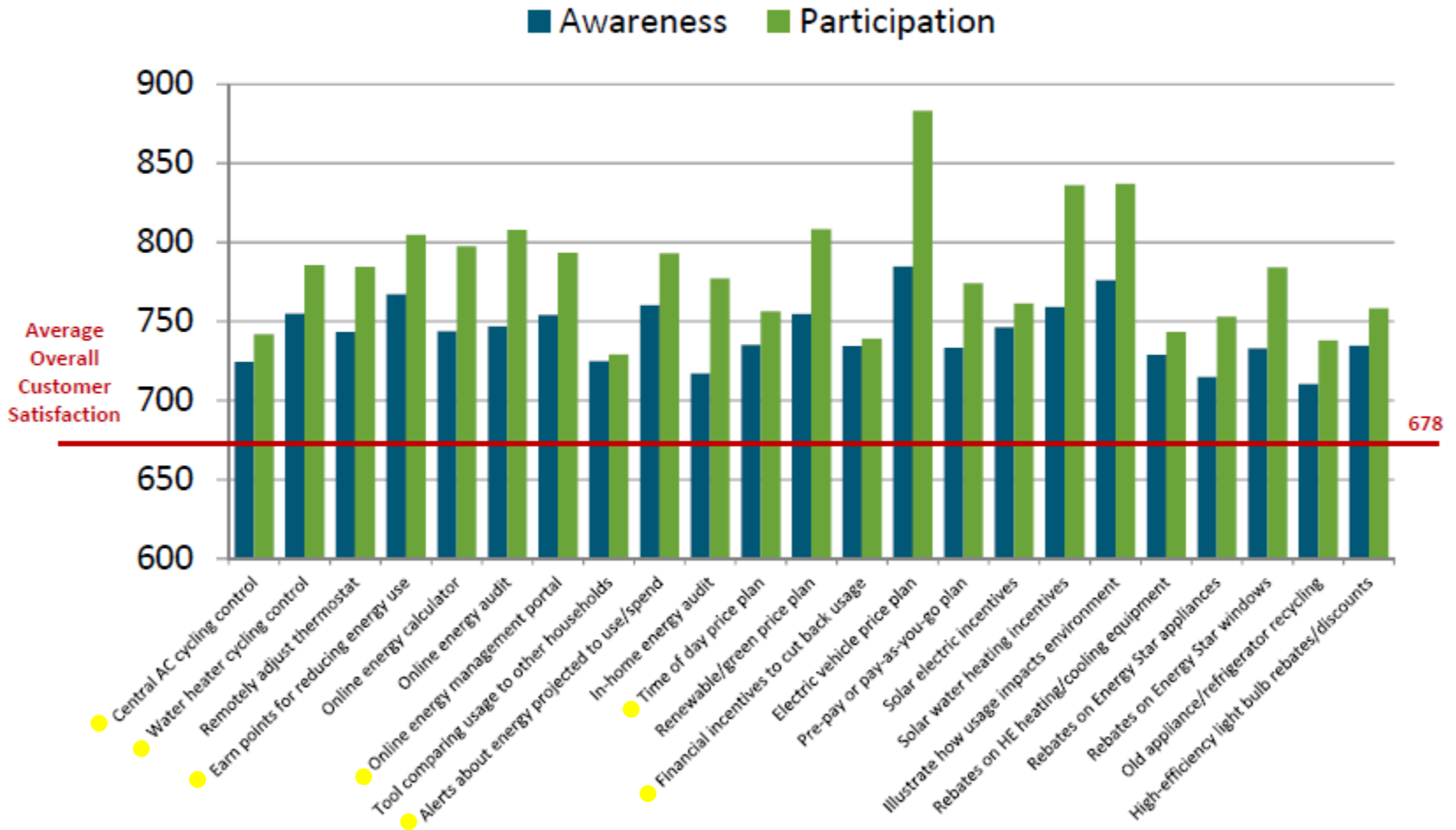


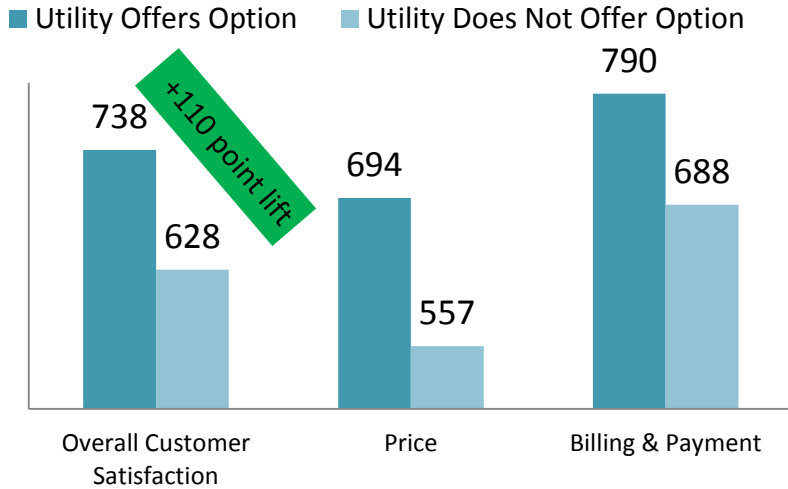
Awareness & Participation Impact on Overall Satisfaction

National Data

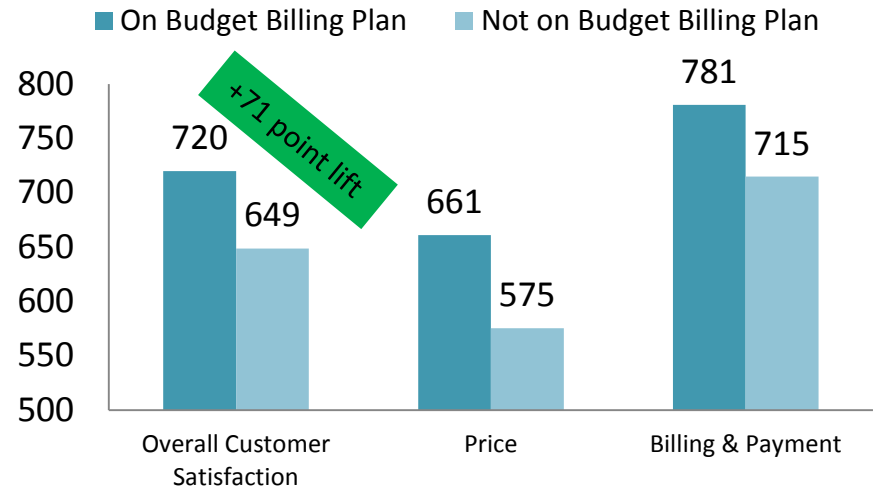


Value-added billing features significantly increase customer satisfaction (choice & convenience)

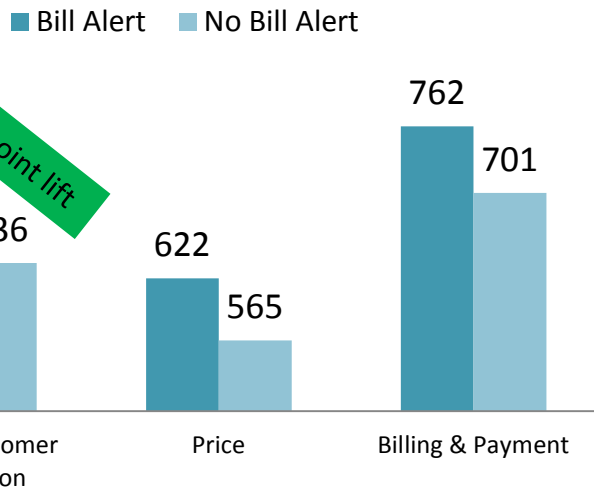
#1 Payment Due Date Option vs. No Option



#2 Budget Billing Plan vs. No Budget Billing Plan



#3 Bill Alert vs. No Bill Alert



#4 Customers w/Online Account vs. no Online Account

