

CREDIT EXTENSION AGREEMENT RIDER**1) PURPOSE**

To provide Eligible Customers with a program to pay an arrears balance within 7 days after the due date in a non-Energy Emergency situation. Energy Emergencies are events defined by Louisiana Revised Statutes, Title 45, Chapter 9, Part V-A as enacted by Act No. 69 and the Louisiana Public Service Commission's General Order No. R-26038. In the event of a Commission declared Energy Emergency, any amount eligible for deferral not covered by this rider can be deferred in accordance with the provisions of the Company's "Energy Emergency Deferred Billing Rider."

(2) AVAILABILITY

This program is available to customers receiving service under the Company's residential rate schedules and other small commercial customers (those commercial customers with monthly demands less than 500 kW), and who would otherwise be subject to disconnection.

(3) APPLICATION REQUIREMENTS

This program will provide residential and small commercial customers, as defined above, with a program to pay an arrears balance within 7 days after the due date in a Non-Energy Emergency situation. Eligible customers are those whom Cleco determines are not high risk and do not have an exception which would preclude them from receiving a credit extension agreement. High risk circumstances and exceptions are listed below:

1. High risk circumstances include, but are not limited to the following:
 - a. Customers who have had more than two NSF checks in the last six months.
 - b. Customers who have had a previous credit extension agreement which was not paid as originally agreed upon.
 - c. Customers who have had Cleco service for less than one month.
2. Exceptions to receiving a credit extension agreement include the following:
 - a. No credit extension agreements will be issued for extensions on the day an account is to be disconnected for nonpayment.
 - b. If a customer requests an extension on an amount in arrears but is requesting a service termination or transfer of service within a month, no extension will be granted.
 - c. If a customer has an existing credit extension agreement, an additional credit extension agreement will not be granted.
 - d. Cleco Power LLC reserves the right to deny a credit extension agreement under any other circumstances in which it feels such an agreement would be imprudent.

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(Continued)**(4) CREDIT EXTENSION AGREEMENT OPTION**

An Eligible Customer may request a credit extension agreement for up to seven days. One credit extension agreement per year is allowed without charge. However, any additional requests for credit extension agreements will require paying a \$7 setup fee at the time of each request for extension. This fee is designed to cover the cost of collecting, monitoring, and funding associated with these credit extension agreements.

A customer may only have one credit extension agreement at any time. Once a customer becomes current on their bill, the customer may request another credit extension agreement.

The terms of this rider shall remain in effect unless the Eligible Customer fails to make the required payments. Nothing in this rider shall negate or impede operation of provisions of the Company's rate schedules whereby the Company can assess delinquent payments or implement delinquent payment procedures.

(5) DEFINITIONS

"Extended Amount" - the Eligible Customer's amount deferred under a credit extension agreement for up to seven days.

"Eligible Customer" – a customer who is not considered high risk and does not have another exception precluding them from having a credit extension agreement as defined in Section (3) Application Requirements above.

"Energy Emergency" - any specific period of time declared by the Louisiana Public Service Commission through official action based upon the criteria defined in Louisiana Revised Statutes, Title 45, Chapter 9, Part V-A as enacted by Act No. 69 and the Louisiana Public Service Commission's General Order No. R-26038.

(6) TERMS AND CONDITIONS

Service furnished under this schedule is subject to the Company's Standard Terms and Conditions for Electric Service and to all applicable rider schedules and adjustment clauses.

Effective: 6/1/2002

Supersedes: None (New)