



Let Budget Billing help you manage your Cleco bill and other expenses

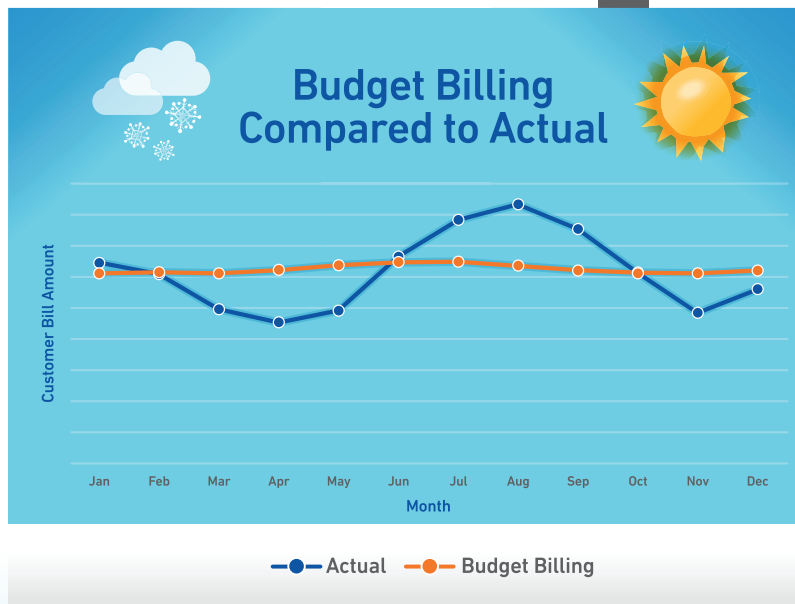
It's free to enroll.

Start receiving more predictable monthly bills.

Q. What is Budget Billing?

Budget Billing is a free program designed to help customers manage their monthly electric utility bills. The program averages the monthly energy costs

throughout the year which makes the monthly payment more manageable. Customers who enroll in Budget Billing receive and pay a similar amount each month. Budget Billing eliminates the highs and lows in monthly bills, and the end result is a more predictable monthly bill. Knowing what to expect each month helps with other expenses.



Q. How does Budget Billing work?

Cleco determines a customer's Budget Billing amount by averaging the customer's actual energy bills for the previous 12 months. Each month, the average is calculated and rounded to the next whole dollar amount. An adjustment is made to the average bill amount each month to avoid an overpayment or underpayment and to keep bills level.

Q. Can the Budget Billing amount increase or decrease?

Yes, Budget Billing amounts can increase or decrease depending on actual customer usage. However, because these accounts are on an average billing system, the fluctuation should be minimal. Cleco will continue to read the meter each month, and customers will continue to only pay for the electricity actually used. However, the monthly bills are adjusted through what's called a "deferrable balance" to ensure average billing over the entire 12-month period.



Q. What can I expect to see on my bill if I enroll in Budget Billing?

Customers enrolled in Budget Billing have three line items on their bill.

- **Actual Bill Amount** = This is what the customer would pay under Cleco's regular billing plan.
- **Budget Billing Amount** = This is what the customer would pay under the Budget Billing program.
- **Deferred Balance Amount** = This is the cumulative difference between the "Actual Bill Amount" and the "Budget Billing Amount" amount.

There is no annual "true-up" under Budget Billing unless the Cleco account is closed, a customer requests to be removed from the program or a customer is removed from the program due to a past-due bill.

Q. Is Budget Billing a discount program?

No, Budget Billing is not a discount program. The program allows customers to better manage their expenses because their monthly bill is more predictable.

Q. Who is an ideal candidate for Budget Billing?

Customers who want a more predictable bill, or those who want to make budgeting and planning easier are good candidates for this program. Changes in temperature and other life events can cause energy usage and bills to fluctuate, so knowing what to expect each month can help customers stay within their budget.

Q. What if I don't have 12 months of billing history?

Customers who don't have 12 months of billing history with Cleco have to wait until they have established a 12-month usage history.

Q. Are all Cleco customers eligible to participate in Budget Billing?

Most residential and small commercial customers who have an account balance of zero are eligible for the program, as long as they have 12 months of billing history.

Q. How do I enroll in Budget Billing?

To enroll in Budget Billing, call Cleco customer service at 1-800-622-6537 or visit a Cleco customer service office.

Q. Can I unenroll in Budget Billing?

Cleco encourages customers to stay in the program for at least one full year to realize the greatest benefit and to avoid paying a large deferral balance at the time they unenroll. However, customers can unenroll at any time. To unenroll, contact Cleco customer service at 1-800-622-6537 or visit a Cleco customer service office.

Q. How does Budget Billing affect my online account if I'm enrolled in automatic payments and paperless billing?

Budget Billing will not affect these services. Customers can be enrolled in paperless billing and have their payments drafted automatically while enrolled in Budget Billing.

Q. What if my Cleco account becomes delinquent while enrolled in Budget Billing?

A requirement of Budget Billing is payment of Cleco bills by the due date. If a customer's account becomes past due while enrolled in the program, the account may be removed from the program. If the account is removed from the program, the customer will be required to pay any outstanding deferral balance on the next billing cycle.

Q. Can I receive an extension while enrolled in Budget Billing?

Budget Billing is considered a long-term payment arrangement. Therefore, Cleco is unable to offer an extension to customers enrolled in Budget Billing.