

## MASSACHUSETTS TERMS & CONDITIONS OF SERVICE

You authorize Everyday Energy, LLC d/b/a Energy Rewards (“Company”), MA license number CS-161, a member of the Crius Energy family of brands, to change your electricity and/or natural gas supplier, as the case may be, to Company and to supply your home with all the Services you need, subject to the eligibility requirements of your local electric or natural gas utility (“Utility”). Company is a supplier of energy products. We often use independent brokers to sell our energy products. Please review this contract carefully. If there are any discrepancies with the product features you were sold and the terms and conditions of such products, please call our customer care center at 1-844-231-7169. Your Enrollment Documentation, which includes your welcome letter, welcome package, as applicable, and these Terms and Conditions of Service create your agreement with the Company (“Agreement”) and supersedes any oral or written statements made in connection with this Agreement or the supply of your Services. Capitalized terms used herein have the meaning ascribed to them as listed within the Agreement as well as in the “Definitions” section herein.

1. **SERVICES.** Upon successful completion and receipt of all customer enrollment requirements, Company will supply Services for your home. Company is a retail marketer of Services and is not your Utility. Your Utility will continue to deliver Services to your home, read your meter, send your bill and make repairs and charge you for its services related to delivering your commodities. Your Utility will also respond to emergencies and provide other traditional utility services. You understand that you are not required to switch your Services to Company and that your utility provides standard offer generation service with rates approved by the Department of Public Utilities. This Agreement is subject to the eligibility requirements of your Utility and Company may choose not to accept this Agreement for any reason. If you are enrolled in any Utility or government programs, enrolling with Company may impact your participation in these programs. Please check with your Utility or program administrator before enrolling with Company.

2. **TERM.** Company will begin supplying your Services when the Utility switches your account to Company. Your Agreement will continue for the Term specified in the Enrollment Documentation or herein, and if applicable for the Renewal Term. Your Term is based on monthly billing cycles as determined by your Utility and each monthly billing cycle may not represent a full calendar month. If your Utility bills bimonthly, Company will treat this as two monthly billing cycles. Typically it takes one to two billing cycles for your Service to be switched from your Utility to the Company, but there may be a delay before the Utility switches Services and you understand that Company is not responsible for any such delays. You may receive written notification from your Utility confirming your switch to Company. The Company may terminate this Agreement by providing you notice as required by law.

3. **PRICE.** Company does not charge any fee for you to switch from your utility to Company. Please note that some products have specific fees related to the product or plan you choose which are detailed in your product Enrollment Documentation; these fees are not switching fees. Each month you will pay for the Services you consume. For electricity, your bill will be calculated by multiplying your Rate by the amount of electricity you consumed in kilowatt-hours during the billing cycle, plus any applicable Fees. For natural gas, your bill will be calculated by multiplying your Rate by the amount of natural gas you consumed in mcfs, ccfs or therms, as applicable, during the billing cycle, plus any applicable Fees. Depending on your Utility’s billing

practices, your Rate during the billing cycle may be applied pro rata, resulting in a blended rate of the previous month and the current month Rate. If your price is based on an estimated usage for such Services, the Company has the right to bill you on actual usage when such information is made available and you have the obligation to pay Company for such actual usage amounts.

#### 4. **RATE PLAN OPTIONS.**

a. **Fixed Rate.** If you selected a fixed rate, the Rate for your Service is the Rate indicated in your Enrollment Documentation for the Term (“Fixed Rate”).

b. **Variable Rate.** If you selected a variable rate, the Rate for your Service for your first billing period is the Rate indicated in your Enrollment Documentation (“Variable Rate”). Variable Rates change at the Company’s discretion and may be higher and lower each month based on business and market conditions. Variable Rates are set in the Company’s discretion and may vary based on numerous factors, including, but not limited to, the Company’s assessment of applicable market conditions, operation costs, historic and projected supply and hedging costs, prior meter read cycle’s pricing and balancing costs, projected customer bill amounts and Utility pricing or “price to compare” and applicable pricing reset dates and may include the following additional costs: ancillary services and other ISO costs, capacity costs, transmission costs, line loss costs, RMR costs, credit costs, balancing costs, winter reliability costs, and costs associated with meeting any applicable renewable portfolio standards, and a profit margin determined in the Company’s discretion that may vary from month to month. Your Variable Rate will not include taxes, which will be assessed separately, and will not include any fees, taxes or charges directly assessed by the Utility or any other third party with the right to assess taxes or fees for the Services.

c. **Index Rate.** If you selected an index product, the Rate for your Service will be the index and the adder indicated in your Enrollment Documentation and will vary in accordance with the terms of the specific index (“Index Rate”).

d. **Understanding and Selecting Rates.** You understand that unless you have been offered a Rate confirmed by the Company in writing that expressly provides otherwise, there are no guaranteed savings and your Rate may be higher or lower than the Utility’s rate in any given month.

5. **RESCISSION; TERMINATION.** You may rescind or terminate this Agreement as provided below.

a. Right of Rescission. You may rescind this Agreement, without fees or penalties of any kind, at any time prior to midnight of the third day after the date that you received this written Agreement (“Rescission Period”).

b. Terminating Fixed Rate Plans. For residential customers, you may terminate a Fixed Rate plan at any time; provided that, if you terminate after the Rescission Period and before the end of the Term or Renewal Term, the applicable termination fee listed in your Enrollment Documentation will apply for the Service you terminate.

c. Terminating Variable Rate Plans. You may terminate a Variable Rate Plan at any time and no termination fee will apply unless otherwise detailed in your Enrollment Documentation.

d. Terminating Index Rate Plans. You may terminate a Variable Rate Plan at any time and no termination fee will apply unless otherwise detailed in your Enrollment Documentation.

e. Termination Notice; Effect of Termination. To terminate or rescind this Agreement, you must notify Company as detailed in Section 14 or your Utility. Please provide your name, address, phone number, account number and a statement that you are rescinding or terminating the Agreement. Rescission is effective immediately. Termination will be processed immediately but is effective upon your Utility processing your termination and you are obligated to pay for the Services provided pursuant to this Agreement until you are returned to your Utility or alternative supplier.

6. **BILLING AND PAYMENT**. The Services you purchase from Company will be included in your Utility monthly bill or in a separate invoice from Company. If from the Utility, the Utility will set your payment due date and the payment address. Any bill not paid in full by its due date will incur a late payment fee in accordance with the Utility’s or the Company’s billing and payment policies and procedures. You may be liable for the costs the Company incurs if Company must terminate your Services for failure to pay, such as collection costs or attorney fees. Company shall have the right to setoff and net against any undisputed amounts owed by you under this Agreement, and the Company shall additionally have the right to setoff and net against, if applicable, any deposit or security provided by you pursuant to this Agreement any amounts, charges or damages owed by you to Company. If you have provided Company, its affiliates or agents with a credit card number, you provide authorization to charge any outstanding balance to such credit card. You will be billed and pay Company for the Services based on meter readings and consumption information that Company receives from your Utility (“Billing Quantity”). For commercial customers, Company will have the option to adjust the Billing Quantity for fuel and line loss retained by your Utility and interstate transporters from the Purchased Quantities. You are responsible for paying and reimbursing Company for all applicable Fees. If you are tax exempt, you must furnish Company an exemption certificate before your Services commence.

7. **CUSTOMER INFORMATION**. All authorizations provided herein will remain in effect for the Term and, if applicable, the Renewal Term of this Agreement; however, authorization may be rescinded by you any time by contacting Company.

a. Credit Requirement. You authorize Company to obtain and review your credit history. If you fail to meet Company credit

criteria, you understand that Company may refuse or terminate Service, or provide a substitute product. For commercial customers, you may be required to promptly provide Credit Enhancements to continue Service if there is a deterioration in your credit rating or a Usage Increase.

b. Customer Information; Privacy Policy. You authorize Company to obtain your Customer Information from your Utility. This Agreement provides authorization for the Company to contact you about our other products and services or share information about your account with any designated partner or with any third-party vendor the Company uses to provide services and rewards to you. The Company reserves the right to share your Customer Information with Company Agents, to the extent permitted by law.

8. **RENEWAL NOTICE**. For any Fixed Rate plan you have selected, you may receive notice from Company prior to the end that you will be automatically enrolled on either: (i) the Fixed Rate plan provided in the notice, or (ii) the Company’s Variable Rate plan available at such time (which allows you to cancel at any time without any termination fees). Each new renewal period after your initial Term will be deemed a “Renewal Term”. For any Variable Rate plan or Index Rate plan, you will not receive a renewal notice and such plan will continue until you cancel (at any time without any termination fees), or the Company may cancel by providing you notice as required by law.

9. **PHONE COMMUNICATION POLICY**. You agree that by accepting this Agreement and providing your phone number (which may include your wireless number) to the Company or its agents or affiliates, the Company and its agents or affiliates may text or call you with autodialed or pre-recorded promotional or product information. Your consent and acceptance of this policy is not a condition of purchase.

10. **DISPUTE RESOLUTION AND MANDATORY AGREEMENT TO ARBITRATE ON AN INDIVIDUAL BASIS**. If you have billing questions or would like to make an inquiry about the Company’s terms of service, you may contact the Company as indicated in Section 14. In the event of a dispute or a disagreement under this Agreement, the parties will use their best efforts to resolve the dispute. If you are not fully satisfied after discussing your dispute with the Company, you may contact the Massachusetts Department of Public Utilities at 1-877-886-5066.

Regardless of whether you choose to pursue your dispute with the Massachusetts Department of Public Utilities, your right to pursue individual arbitration with the Company will not be impacted under this Agreement as set forth below.

You and the Company both agree to resolve Disputes (as defined below) only by arbitration or in small claims court (for qualifying claims), subject to specific exceptions listed herein. The parties expressly agree that they are waiving their right to sue in court and that arbitration is the parties' sole remedy to resolve disputes. There is no judge or jury in arbitration, the procedures may be different, and it is subject to very limited review by a court. An arbitrator, however, can award you the same damages and relief, and must honor the same terms in this Agreement, as a court would. If the law allows for an award of attorneys' fees, an arbitrator can award them too. In addition, you and the Company also both agree that:

(a) “Disputes” are any claims or controversies against each other related in any way to, or arising from the Company’s Services, this Agreement, or any related agreements, including but not limited to, billing, services and practices, policies, contract practices (including enforceability), service claims, privacy, or advertising, even if it arises after your Services with the Company have terminated. Disputes include any claims that: (i) you bring against the Company or any of its employees, agents, affiliates, or other representatives; (ii) you bring against a third party that are based on, relate to, or arise from the Company’s Services, this Agreement or any related agreements; or (iii) that the Company brings against you. It also includes, but is not limited to, claims related in any way to, or arising from any aspect of the relationship between you and the Company, whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory.

(b) Except as otherwise provided under Section 10(f) below, the Federal Arbitration Act, 9 U.S.C. § 1 *et seq.* (the “FAA”) applies exclusively to this agreement to arbitrate, and this agreement to arbitrate is intended to be broadly interpreted. The arbitrator’s decision and award is final and binding, with some exceptions under the FAA, and judgment on the award may be entered in any court with jurisdiction.

(c) Prior to initiating arbitration, a party must first send to the other, by certified mail, a written notice of dispute (“Dispute Notice”). The Dispute Notice to the Company should be addressed to the Notice Address listed in Section 14. The Dispute Notice must (i) describe the nature and basis of the claim or “Dispute; and (ii) set forth the specific relief sought (“Demand”). If the Company and you do not reach an agreement to resolve the claim within thirty (30) days after the Dispute Notice is received, you or the Company may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by the Company or you shall not be disclosed to the arbitrator.

(d) Unless the parties agree otherwise, the arbitration will be conducted by a single neutral arbitrator and will take place in the county (or parish) of the service address.

(e) The arbitration will be conducted by: (i) a neutral third party arbitrator mutually agreed upon by you and the Company; or (ii) the American Arbitration Association (the “AAA”). The arbitration will be governed by the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (collectively, “AAA Rules”) of the AAA, as modified by this Agreement. Where the terms of this agreement to arbitrate conflict with the AAA Rules, the terms of this agreement to arbitrate shall override and govern. The AAA Rules are available online at [adr.org](http://adr.org), by calling the AAA at 1-800-778-7879, or by writing to the Notice Address for the Company, which is listed in Section 14. The arbitrator is bound by the terms of this agreement to arbitrate. All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of the arbitration provision are for the court to decide. If your claim is for \$10,000 or less, the Company agrees that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision

sufficient to explain the essential findings and conclusions on which the award is based. Upon your request, and you supplying appropriate documentation, the Company will reimburse your administrative costs for the arbitration over and above the costs associated with filing a case in court. If, however, the arbitrator finds that either the substance of your claim or the relief sought in the Demand is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all such fees will be governed by the AAA Rules. However, nothing in this paragraph will require or allow you or the Company to arbitrate on a class-wide, representative or consolidated basis. An arbitration award and any judgment confirming it apply exclusively to the specific case. The arbitration award and judgment cannot be used for any other case except to enforce the award itself.

**You and the Company each agree that arbitration will only be pursued on an individual basis, and will not be pursued on a class-wide, representative or consolidated basis. This Agreement does not allow class, representative or collective arbitrations even if the AAA procedures or rules would. If for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then this agreement to arbitrate does not apply and the dispute must be brought in court.**

(f) You and the Company agree that notwithstanding this agreement to arbitrate, either party may bring qualifying claims in a small claims court. In addition, this arbitration provision does not prevent you from bringing your dispute to the attention of federal, state, or local government agencies (including the Massachusetts Department of Public Utilities), and if the law allows, they can seek relief against the Company on your behalf.

(g) If for any reason a claim proceeds in court rather than through arbitration, you and the Company agree that there will not be a jury trial. You and the Company unconditionally waive any right to trial by jury in any action, proceeding or counterclaim arising out of or relating in any way to this Agreement or the Services provided by the Company. In the event of litigation, this paragraph may be filed to show a written consent to a trial by the court.

11. **EMERGENCY.** In the event of an emergency such as a power failure, a downed power line, or a natural gas leak, you should call your Utility. If your Utility is National Grid, call 1-800-465-1212; NSTAR, call 1-800-592-2000; WMECO, call 1-800-286-2000. You can also call your local emergency personnel at 911 if the emergency warrants.

12. **LIMITATIONS OF LIABILITY AND WARRANTY.** NEITHER YOU NOR COMPANY WILL BE LIABLE TO THE OTHER OR TO ANY THIRD PARTY FOR ANY CONSEQUENTIAL, EXEMPLARY, PUNITIVE, INCIDENTAL OR INDIRECT DAMAGES ARISING FROM A BREACH OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR LOST REVENUES. COMPANY DOES NOT GIVE ANY TYPE OF WARRANTY, EXPRESS OR IMPLIED, AND TO THE FULLEST EXTENT OF THE LAW, DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. COMPANY WILL NOT BE LIABLE FOR BILLING OR COMMUNICATION ERRORS AFTER 90 DAYS IF YOU DO NOT CONTACT US REGARDING SUCH

ERRORS WITHIN 90 DAYS AFTER THE STATEMENT SHOWING THE TRANSACTION HAS BEEN MAILED TO YOU.

13. **FORCE MAJEURE.** Company will not be responsible for supplying Services to you in the event of circumstances beyond Company's control such as events of force majeure, as defined by your Utility or any transmitting or transportation entity, which includes but is not limited to acts of terrorism, sabotage or acts of God.

14. **CONTACTING COMPANY.** For any notice required in this Agreement or to contact us generally, you may contact the Company by (i) email, at CS@credoenergy.com, (ii) mail, at 535 Connecticut Avenue, 6<sup>th</sup> Floor, Norwalk, CT 06854, or (iii) phone, at 1-844-231-7169. Our regular office hours are Monday through Friday, 8:00 a.m. to 6:30 p.m., Eastern Time. You can also visit us any time online at [www.credoenergy.com](http://www.credoenergy.com).

15. **MISCELLANEOUS.**

a. *Use of Services.* You must notify Company if you generate renewable energy or use net metering at your home. If you use net metering, or if there is a Change in Usage, Company reserves the right to modify your Rate or terminate this Agreement and recover costs, if any. In addition, the Company has the right to refuse or terminate Services, and recover costs, if any, if your Service requirements are above the Usage Thresholds.

b. *Agency and Point of Sale.* (i) If you are receiving natural gas service, you hereby designate Company as your agent to: (A) arrange and administer contracts and service arrangements between you and your Utility, and between you and the interstate pipeline transporters of your natural gas (including capacity release, re-release, and recall arrangements); (B) nominate and schedule with the interstate pipelines the transportation of your natural gas from the Sales Points to the Delivery Points, and with your Utility for the transportation of your natural gas from the Delivery Points to your premises; and (C) aggregate your natural gas with the natural gas supplies of Company's other customers in order for you to qualify for transportation service and to address and resolve imbalances (if any) during the term of this Agreement. As your agent, Company will schedule the delivery of a quantity of natural gas at the Sales Points necessary to meet your city gate requirements based on the consumption and other information that Company receives from your Utility. Company, as your agent, will arrange for the transportation of natural gas from the Sales Points to the Delivery Points, and from the Delivery Points to your premises; and (ii) if you are receiving electric service, you hereby designate Company as your agent for the purpose of arranging, contracting for, and administering transmission services (including those provided by your Utility) for the delivery of electricity.

c. *Title; Risk of Loss.* You and Company agree that title to, control of, and risk of loss of the Purchase Quantities supplied under this Agreement will transfer from Company to you at the Sales Points. Company and you agree that transactions under this Agreement are originated and consummated outside the jurisdictional limits of the municipality and county, or other taxing authority where your service address is located. If a taxing authority determines that a gross receipts tax or other tax is applicable to the sale of the electric service or natural gas service under this Agreement, you agree to pay such tax, as invoiced. For commercial customers only: (i) as between Company and you as

a commercial customer, you will be deemed to be in exclusive control of the natural gas and/or electricity and responsible for any damage, injury, charges, transportation fees, costs or losses at and after the Sales Points, including, without limitation, any losses that Company incurs that result from having to resell, or its inability to resell, to another party natural gas and/or electricity supplies allocated for you and (ii) as between Company and you, Company will be deemed in exclusive control of the natural gas and/or electricity, and responsible for any damage, injury, charges, transportation fees, costs or losses until the natural gas and/or electricity is delivered to the Sales Points; provided, however, that in no event shall Company's liability under this Agreement exceed the difference between the reasonable price of replacing any undelivered natural gas and/or electricity and the price of natural gas and/or electricity under this Agreement.

d. *Assignment.* You may not assign this Agreement without prior written consent of the Company. Company reserves the right to sell, transfer, pledge or assign this Agreement and your account, and related revenues and proceeds for financial purposes or in connection with a sale. This Agreement is binding upon the parties hereto and their respective successors and legal assigns.

e. *Change in Law/Third Party Charges.* This Agreement is subject to any federal, state, local, or utility changes in law, which includes changes in legislation, regulatory actions, orders, rules, tariffs, regulations, policies, riders, fees, pricing structures, market structures, capacity charges, and changes in customer load profiles (each, a "Change in Law"). If there is a Change in Law which results in an increased cost to Company, or Company is prevented, prohibited or frustrated from carrying out its intent under this Agreement, Company may terminate this Agreement with notice to you, or adjust your rate based upon such Change in Law. This provision applies to all rate plans, whether fixed, index or variable.

f. *Governing Law; Venue; Waiver of Jury Trial.* To the maximum extent permitted by law, (i) Venue for any lawsuit brought to enforce any term or condition of this Agreement shall lie exclusively with the State of Massachusetts, (ii) the Agreement shall be construed under and shall be governed by the laws of the State of Massachusetts without regard to the application of its conflicts of law principles, and (iii) EACH OF THE PARTIES HERETO IRREVOCABLY WAIVES ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY LEGAL, ARBITRATION OR OTHER PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE TRANSACTIONS CONTEMPLATED HEREBY.

g. *Non-Waiver.* The failure by one party to require performance of any provision shall not affect that party's right to require performance at any time thereafter, nor shall a waiver of any breach or default of this Agreement constitute a waiver of any subsequent breach or default or a waiver of the provision itself.

h. *Severability.* If any provision of this Agreement is held unenforceable, then such provision will be automatically modified to reflect the parties' intention. All remaining provisions of this Agreement shall remain in full force and effect.

i. *Non-Reliance.* You acknowledge that (i) you are not relying on any advice, statements, recommendations or representations of the Company, other than the written representations in this Agreement, (ii) that you understand the risks of entering into this Agreement, including the risk that the Company's prices may be higher than your Utility's rates, and you are capable and willing

to assume those risks, and (iii) you have made your own decision to enter into this Agreement, after consultation with your own advisors to the extent you deem necessary.

j. *Complete Agreement.* This Agreement constitutes the final and complete agreement between you and the Company. It is the complete and exclusive expression of the terms and conditions agreed upon for the matters contained in this Agreement. All prior and contemporaneous negotiations and agreements between the parties on the matters contained in this Agreement are expressly merged into and superseded by this Agreement.

k. *Electronic Signatures and Notices.* Each party agrees that electronic signatures, whether digital or encrypted, of the parties to execute this Agreement are intended to authenticate this writing and to have the same force and effect as manual signatures. Electronic signature means any electronic sound, symbol or process attached to or logically associated with a record and executed and adopted by a party with the intent to sign such record, including facsimile or email electronic signatures. Customer agrees that Company may send Customer notices via electronic means if Customer provides email address or other way of communicating electronically. You have a duty to provide a correct, working email address and update it accordingly; if you fail to do so, you could miss important notices.

l. *Customer Representation.* I am at least 18 years old and fully authorized to enter into this Agreement. I am the authorized account holder or have been given proper and binding authorization to change the Services and enter into this Agreement on behalf of the account holder.

m. *Environmental Disclosure.* Company will provide regularly updated environmental disclosures regarding the known sources of electricity and emissions. These disclosures will be available at: [www.credoenergy.com](http://www.credoenergy.com).

n. *Wi-Fi Thermostats.* To be eligible to receive a Wi-Fi thermostat offer ("Eligible Customer"), you must: (i) have an installed smart meter or other compatible device; (ii) not have baseboard heating; (iii) own the property where the thermostat is installed; and (iv) have the thermostat continuously hooked up to a Wi-Fi connection. In the event you are not an Eligible Customer: (i) Company is not obligated to provide you with a thermostat; (ii) if you do not return to Company any thermostat you receive, you may be charged for the full market value of the thermostat; and (iii) your Service may be switched to the corresponding non-thermostat rate plan for your same Term.

You understand that to get the most out of your Wi-Fi thermostat you should register your thermostat online and follow the procedures described in the accompanying instructions. You agree that Company may make real-time adjustments to your thermostat. Prior to any adjustment event, you will receive a notification on your thermostat providing you with the option to opt out of that specific adjustment event. You agree that, unless you opt out, Company may make these adjustments during and after the Term of this Agreement. If you would like Company to permanently cease all adjustments, you may opt out of all future adjustment events by contacting Company via email, mail, or phone as provided above. You may also manually override any adjustments to your thermostat at any time, and at no time are you obligated to keep your thermostat at the adjusted level.

If you experience problems with your thermostat while you receiving Service under this Agreement, please contact Company as provided for in Section 14. Company may assist you with

troubleshooting your thermostat, but will not be responsible for any work involving your thermostat that Company did not direct. If you request Company-approved technicians to install your thermostat, you are obligated to pay Company's invoice for such installation and failure to pay such invoice according to its terms shall constitute a Default under this Agreement.

o. *Third Party Providers; Energy Related Products.* The Company only provides electricity and natural gas to you. Occasionally, Company may work with third party providers that will offer you energy related products or rebates related to your electricity and natural gas purchases. If you select such offer or rebate from a third party, or elect to bundle or purchase a product that is not electricity or natural gas, or if a product that is installed in your home by a third party provider, such as a thermostat ("Energy Related Products"), you must contact the third party provider of such Energy Related Products for any products issues, rebates, warranties, or billing and service questions. Company will have no liability to you for Energy Related Products.

## DEFINITIONS

"*Agents*" means parties that need to know Customer Information in connection with Services and Company's affiliates and subcontractors.

"*Change in Usage*" means a change, or an anticipated or planned change, in the consumption of Services that is materially different than your historical usage.

"*Commodity Charges*" means the charges for basic natural gas supply service which is sold either by volume (ccf or Mcf) or heating value (dekatherms).

"*Credit Enhancements*" means cash escrow or deposit, establishing an ACH debit relationship with Company, or providing other reasonable assurances to the Company to establish your credit worthiness.

"*Customer Information*" means account contact information, account number, meter number, billing history, payment history, historical and future electricity and natural gas usage, meter readings and characteristics of your electricity and natural gas service. It includes information obtained from the Utility as well as any information that you provide directly to Company or its agents.

"*Default*" means: (i) failure to maintain credit requirements or provide necessary credit information or Credit Enhancements, (ii) a Usage Threshold event, (iii) a Change in Usage event, or (iv) any material breach of the requirements of, or representations made under, this Agreement.

"*Delivery Points*" means: (i) for natural gas transported by interstate pipelines, the city gate stations of your Utility, and (ii) for electricity, one or more points at which Company, as your agent, has arranged for the delivery of electricity to a third party (such as your Utility) for your account or at your premises.

"*Enrollment Documentation*" means any application or enrollment documents, whether in paper, electronic, internet, phone or otherwise, provided to Customer in order to commence Services, and the welcome letter and/or welcome package.

"*Fees*" means taxes, fees, assessments, government charges and charges levied by your Utility for distribution and other services

and taxes, fees paid to brokers and other third-party entities that may have referred you to Company for Services, minimum usage fees, base charges and other flat fees, fees and charges levied by Company or any other entity authorized to levy taxes, fees or charges for or related to the Services. This may include, but shall not be limited to, Utility taxes, gross receipts taxes, and sales or use taxes imposed on Company and/or you by federal, state, and/or local authorities that Company passes through to you.

“*Purchased Quantities*” means all the electricity or natural gas supply, or any combination of the two, that Company must purchase for your home , as applicable.

“*Rate*” means Fixed Rate, Index Rate, or Variable Rate, as applicable.

“*Sales Points*” means: (i) for natural gas, a point or points located outside of the Commonwealth of Massachusetts selected from

time to time by Company to assure service reliability, and (ii) for the electricity, a point or points on the NE-ISO administered transmission system located outside the municipal and county limits of your service address location, selected from time to time by Company to assure service reliability.

“*Service*” or “*Services*” means all the electricity or natural gas supply, or any combination of the two, that Company must purchase for your home, as you have selected to be provided to you by Company in your Enrollment Documentation. Not all Services are available in all areas.

“*Usage Thresholds*” means if your usage of Services exceeds, for (i) electricity, peak demand greater than 75kW over any of the past twelve (12) months, or (ii) natural gas, usage exceeds 10,000 ccfs per month or 90,000 ccfs per year or the equivalent therms.

# Environmental Disclosure for Generation Services

## Everyday Energy, LLC d/b/a Energy Rewards (“Energy Rewards”)



Actual Data for the Period 1/1/2017 – 12/31/2017

Electric power suppliers are required by the Department of Public Utilities (DPU) to provide customers with a disclosures label. The label enables consumers to look at energy sources, air emissions and information about a specific power supplier. Consumers can then compare energy labels to make the best choice of supplier based on their energy needs. Energy Rewards purchases all of its electric energy from the wholesale market. The generation resource mix shown below is based on EIA reporting of regional generation resources.

Generation Prices				
Average Residential Customer Use per Month	250 kWh	500 kWh	1,000 kWh	2,000 kWh
Average Residential Customer Generation per Month	\$0.0929	\$0.0929	\$0.0929	\$0.0929
Average Commercial Customer Use per Month	1,000 kWh	10,000 kWh	20,000 kWh	40,000 kWh
Average Commercial Customer Generation per Month	\$0.0929	\$0.0929	\$0.0929	\$0.0929
This is the average price per kWh at different levels of use. Prices do not include regulated charges for customer service and delivery.	Your average generation price will vary according to how much electricity you use. See your most recent bill for your monthly use, and the Terms and Conditions or your bill for actual prices.			
Customer Service	1-844-231-7169			
Contract	Please refer to your Terms & Conditions and Welcome Letter for the prices and terms for Generation Service.			

Power Sources	Power Source	System Power	Total
<p>Generation by fuel type as a percentage of total generation is supplied by ISO-New England who operations the regional power market.</p> <p><b>ISO-New England Power Poll System Mix from the period of January 1, 2017 – December 31, 2017</b></p>	Biodiesel1	0.00%	0.00%
	Biomass	2.03%	2.03%
	Coal	4.65%	4.65%
	Diesel	0.94%	0.94%
	Digester gas	0.07%	0.07%
	Efficient Resource (Maine)	0.23%	0.23%
	Energy Storage	0.00%	0.00%
	Fuel cell	0.28%	0.28%
	Geothermal	0.00%	0.00%
	Hydroelectric/Hydropower	7.30%	7.30%
	Hydrokinetic	0.00%	0.00%
	Jet	0.02%	0.02%
	Landfill gas	0.55%	0.55%
	Liquid biofuels	0.00%	0.00%
	Municipal solid waste	1.00%	1.00%
	Natural Gas	37.92%	37.92%
	Nuclear	28.88%	28.88%
	Oil	7.25%	7.25%
	Solar Photovoltaic	2.41%	2.41%
	Solar Thermal	0.00%	0.00%
Trash-to-energy	2.04%	2.04%	
Wind	2.85%	2.85%	
Wood	1.57%	1.57%	
<b>Total</b>	<b>100%</b>	<b>100%</b>	

Air Emission	New England Average (lbs/MWh)	
Carbon Dioxide (CO <sub>2</sub> ), nitrogen oxides (NO <sub>x</sub> ), sulfur dioxide (SO <sub>2</sub> ) emission rates from these sources, relative to the regional average is compared to emissions from a new unit as determined by the Mass Department of Environmental Protection.	CO <sub>2</sub>	806
	NO <sub>x</sub>	0.75
	SO <sub>2</sub>	0.89

Labor Information	It is not known what percentage of the electricity from Energy Rewards came from power sources with union contracts.
-------------------	----------------------------------------------------------------------------------------------------------------------

# Annual Booklet to Massachusetts Retail Customers Everyday Energy, LLC d/b/a Energy Rewards (“Energy Rewards”)



Competitive electricity suppliers licensed by the Massachusetts Department of Public Utilities must provide Retail Customers with an information booklet describing customer protection and rights with respect to competitive energy supply, pursuant to G.L. c.164, §1F(5)(i) and 220 C.M.R. 11.06(5).

## Disclosure of Rate and Contract Term

**Fixed Rate.** If you have chosen a Fixed plan please refer back to your Welcome Letter for your Fixed Rate and the length of your term. At the end of your Fixed Rate plan, your existing agreement will continue on either: (i) the Fixed Rate plan provided in the renewal notice sent to you; or (ii) on a month-to-month Variable Rate. You may also choose to enroll in a new product offered by Company at the time of your renewal. Cancellation fees as listed on your Welcome Letter or Terms & Conditions will apply if you terminate a fixed price agreement prior to the end of the then-current term.

**Variable Rate.** If you have chosen a Variable Rate, it will change at the Company's discretion and may be higher or lower each month based on business and market conditions. Variable Rates are set in the Company's discretion and may vary based on numerous factors, including, but not limited to, the Company's assessment of applicable market conditions, operation costs, historic and projected supply and hedging costs, prior meter read cycle's pricing and balancing costs, projected customer bill amounts and Utility pricing or "price to compare" and applicable pricing reset dates and may include the following additional costs: ancillary services and other ISO costs, capacity costs, transmission costs, line loss costs, RMR costs, credit costs, balancing costs, winter reliability costs, and costs associated with meeting any applicable renewable portfolio standards, and a profit margin determined in the Company's discretion that may vary from month to month. Your Variable Rate will not include taxes, which will be assessed separately, and will not include any fees, taxes or charges directly assessed by the Utility or any other third party with the right to assess taxes or fees for the Services.

In addition to Energy Rewards' generation charges, you will be responsible for paying the delivery charges as well as any applicable taxes and fees.

## Billing

You will continue to receive a single bill from your Distribution Company. Your Distribution Company will set your payment due date and collect payment. Any bill not paid in full by its due date will incur late payment fees set by your Distribution Company. If you do not pay your bill in full, you will receive two requests for payment from Energy Rewards. If your bill remains unpaid, you will be transferred without interruption to standard offer service with your Distribution Company.

## Inquiry, Service and Complaint Procedures

If you have a complaint, question or inquiry about Energy Rewards' Terms of Service, you may contact Energy Rewards one of the following ways:

- By telephone at 844-231-7169, Monday through Friday, 8:30 a.m. to 6:30 p.m. EST
- By email at [CS@credoenergy.com](mailto:CS@credoenergy.com)
- By mail at 535 Connecticut Ave., 6th Floor, Norwalk, CT 06854