

Residential Customer
Customer Rights
ERCOT
PUCT License No. 10264*



Help by Phone: 1.888.204.3202
RancheroPower.com

RANCHERO POWER (SOUTHERN FEDERAL POWER, LLC d.b.a. RANCHERO POWER)

5858 Westheimer Road, Suite 707

Houston, Texas 77057

YOUR RIGHTS AS A CUSTOMER (YRAC)

This document describes *Your Rights as a Customer* (YRAC), and is a required disclosure for all residential electricity customers regardless of Retail Electric Provider. Ranchero Power is a Retail Electric Provider (REP) that is governed by the Public Utility Commission of Texas (PUCT). We here at Ranchero Power are here to address any questions and/or concerns you may have about your electricity service.

CONTACT FOR - NEW SERVICE, RENEWAL, BILLING, COMPANY INFO, PAYMENTS, & CUSTOMER SERVICE:

METHOD:	HOURS:	INFORMATION:
Website	24/7	RancheroPower.com
New Service Set-up	M-F 8am-6pm (CST)	1.888.204.3202 (option 1)
Customer Account Support	M-F 8am-6pm (CST)	1.888.204.3202 (option 2)
Automated Payment	24/7	1.888.204.3202 (option 3)
Account Login	24/7	RancheroPower.com/Account
General Support E-mail	Reply Next Business Day	Hello@RancheroPower.com



Report power outages (unrelated to non-payment) or dangerous grid related issues to your Transmission Distribution Utility (TDU)!

POWER OUTAGES AND EMERGENCY CONTACT INFORMATION:

TDU:	Website:	24/7 Service Line:
CenterPoint	www.centerpointenergy.com	1-(800)-332-7143
Oncor	www.oncor.com	1-(888)-313-4747
AEP	www.aeptexas.com	1-(866)-223-8508
TNMP	www.tnmp.com	1-(888)-866-7456

ERCOT & TX PUBLIC UTILITIES COMMISSION INFORMATION:

Mailing Address: Public Utility Commission of Texas - PO BOX 13326 AUSTIN, TX 78711-3326
Website: www.puc.state.tx.us
E-mail: Customer@puc.state.tx.us
Toll-Free: 1-(888)-782-8477
Fax: (512)-936-7003
TTY: (512)-936-7003
Customer Protection Division: (512)-936-7120





DEPOSIT ASSISTANCE

Applicants or customers unable to demonstrate satisfactory credit may be required to post a deposit or other acceptable collateral to receive electric service from a REP. The amount of deposit will not exceed the greater of either the sum of your estimated billings for the next two months or one-fifth of your estimated annual billing.

Applicants 65 years of age and older who are not currently delinquent in paying their electric service account, applicants who have been declared a victim of domestic family violence, and applicants who have provided a letter of credit may be deemed as having established satisfactory credit and will qualify to have the deposit waived.

Also, we may waive its deposit requirements for an applicant or customer that is medically indigent. In order to be considered medically indigent, (i) the customer's household income must be at or below 150% of the poverty guidelines; and (ii) the customer or customer's spouse must be properly certified as being unable to perform three or more specified activities of daily living, or the customer's monthly out-of-pocket medical expenses exceed 20% of the household's gross income. Eligibility must be established annually.

If you believe you are eligible for any of these programs, please call Ranchero Power for additional deposit assistance information. If you are a victim of family violence please fax your certification letter to 1-855-841-4798

DEFERRED PAYMENT PLANS/PAY ARRANGEMENTS

If you cannot pay your bill, contact Ranchero Power immediately.

Ranchero Power offers short-term payment arrangements to qualified customers. If you qualify for a short-term payment arrangement, you may be allowed to pay your current bill after the due date of your current bill, but before the due date of your next bill. However, if you enter into but do not fulfill the terms of a short-term payment arrangement, your REP may authorize your TDU to disconnect your electric service; and if you received a disconnection notice prior to entering into short-term payment arrangement, your service may be disconnected without additional notice to you.

Ranchero Power also offers deferred payment plans to qualified customers; these plans allow the customer to pay the current bill in installments beyond its due date. If you qualify for a deferred payment plan, you may be able to either (i) pay 50% of the amount due at the time you enter into the deferred payment plan, and then pay the remainder of the amount due in equal installments over the next five (5) months; or (ii) if you are not currently delinquent in payment, enter into a level or average payment plan. A switch-hold could be placed on your account if you enter into a deferred payment plan. A switch-hold means that you will not be able to buy electricity from other companies until you pay the total deferred balance. Your REP must provide you with a clear explanation of the switch-hold process before applying a switch-hold. If you enter into, but do not fulfill the terms of a deferred payment plan, your REP may authorize your TDU to disconnect your electric service.

To qualify for a deferred payment plan, you must not have been disconnected in the last 12 months or have submitted more than two payments in the last 12 months that were found to have insufficient funds available. Customers without 3 months of payment history with Ranchero Power will be subject to additional credit review prior to qualifying for a deferred payment plan.



Deferred payment plans are always available irrespective of qualifications, for customers whose bills become due during an extreme weather emergency as declared by your TDU or who were previously under-billed by \$50.00 or more and need to make installment payments.

ASSISTANCE WITH METER ISSUES

Ranchero Power will assist you with any meter issues by providing you with the appropriate information to get the issues resolved with your TDU. You may receive this information by calling Ranchero Powers Customer Care department or by calling your TDU whose contact information is provided in the POWER OUTAGES AND EMERGENCY CONTACT INFORMATION section at the beginning of this document. You have the right to receive instructions on how to read your meter. You have the right to have your meter tested pursuant to PUCT Substantive Rule 25.124 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.124/25.124.pdf>), or in accordance with the tariffs of the TDU, municipality owned utility, or electric cooperative as applicable.

If you suspect the meter reading is inaccurate or faulty, your REP will assist you in requesting a meter re-read or a meter test, as appropriate to your TDU's procedure. You have a right to have the meter tested once every four years at no cost to you. If the meter has been tested more than once in a four year period, and the meter is determined to be functioning properly, then you may be charged a fee for the additional meter test(s) at the rate approved for your TDU. The TDU will advise you of the test results, including the test date, testing person and, if applicable the removal and or replacement date of the meter. Your TDU may revise your meter reading and you may be required to pay additional amounts if your meter is found to be malfunctioning or damaged.

FINANCIAL & ENERGY ASSISTANCE PROGRAMS

Ranchero Power offers level or average payment plans to all customer under certain circumstances. These programs may be available to you; please contact Ranchero Power for more details. Residential customers who are in need of financial or energy assistance may qualify for programs sponsored by the Texas Department of Housing and Community Affairs (TDHCA, which can be contacted at info@tdhca.state.tx.us, calling 800-525-0657, faxing 800-733-5120, visiting <http://www.tdhca.state.tx.us/ea/index.htm>, or writing to TDHCA, P.O. Box 13941, Austin, TX 78711-3941

UNAUTHORIZED CHARGES OR "CRAMMING"

Cramming is the term used for adding charges to your electric bill for services other than a change in the price of your electricity without your permission. Before any new charges are included on your electric bill, a Retail Electric Provider (REP) must inform you of the product or service you have elected, all associated charges, and how these charges will be applied before they appear on your electric bill and obtain consent for the product or services. You have the right to dispute any charges you deem were not authorized according to PUCT Substantive Rule 25.481 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.481/25.481ei.aspx>).

If you see any charges on your bill that you do not understand, please contact Ranchero Power immediately. We may be reached at toll-free at 1.888.204.1505 (customer service representatives available between 8 a.m. to 6 p.m. (CST) Monday to Friday, or by letter, fax, or e-mail to the addresses provided in the Ranchero Power CONTACT INFORMATION section at the beginning of this document. We will review the charge(s) in question and resolve any charge(s) that is not appropriate. If our contact center fails to resolve the issue to your satisfaction, you are entitled to request a management review of your issue. If you are not satisfied with Ranchero Power's review, you may file a complaint with the PUCT.





Ranchero Power may not seek to terminate your electric service for nonpayment of an unauthorized charge or file an unfavorable credit report against you for disputed unpaid charges that are alleged to be unauthorized unless the dispute is ultimately resolved against you. However, you remain obligated to pay all bill charges that are not in dispute. If the disputed charges are determined to be unauthorized, your REP must cease charging you for the unauthorized service or product, remove the unauthorized charge from your bill, and refund or credit all money you paid for any unauthorized charge within 45 days. If charges are not refunded or credited within 3 billing cycles, interest shall be paid to you at an annual rate established by the PUCT on the amount of any unauthorized charge until it is refunded/credited. You may request all billing records under your REP's control related to any unauthorized charges, which your REP will provide to you within 15 business days after the date the unauthorized charge is removed from your bill. Your REP will not re-bill you for any charges determined to be unauthorized.

UNAUTHORIZED CHANGE OF SERVICE PROVIDER OR "SLAMMING"

Slamming is the term used for switching your retail electric provider (REP) without your permission. Slamming is a violation of PUCT Substantive Rule 25.495 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.495/25.495ei.aspx>). Your REP should not change without your consent to the change, and Ranchero Power is committed to work with the PUCT, TDU, affected REP to resolve the issue.

If you feel your service has been switched to Ranchero Power without your authorization, please contact Ranchero Power toll-free at 1.888.204.1505 (customer service representatives available between 8 a.m. to 6 p.m. (CST) Monday to Friday), or by letter, fax, or e-mail to the addresses provided in the Ranchero Power CONTACT INFORMATION section at the beginning of this document, and request that we provide you with a copy of your authorization and verification. Your REP must submit this to you within 5 business days of your request. If you are not satisfied with this response, you may also file a complaint with the PUCT at the address above. Upon receipt of a complaint filed with the PUCT, Ranchero Power must respond within 21 days of receipt of the complaint, providing all documentation relied upon to support the authorization to switch, and any corrective actions taken to date, if any. If a REP is serving your account without proper authorization, the REP must work with other market participants to take all actions necessary to return you to your original REP as quickly as possible.

Your original REP has the right to bill you at the price disclosed in your terms of service from either: 1) the date you are returned to your original REP, or 2) any prior date chosen by your original REP for which that REP had the authorization to serve you. The unauthorized REP must refund all charges paid for the time period the original REP ultimately bills you. In addition, the unauthorized REP must pay all charges associated with returning your service to your original REP. For periods that are not billed to you by your original REP, the unauthorized REP may bill you, but at a rate no higher than the rate you would have been charged by your original REP.

CANCELLATION OR TERMINATION OF YOUR ELECTRIC SERVICE

If you take actions that cancel or terminate your electric service with Ranchero Power under the Terms of Service prior to the end of the term specified in your contract, you may be responsible for an Early Termination Fee (ETF) as specified in your Electricity Facts Label (EFL). Please provide us with written notice of your intent to cancel or terminate the Terms of Service (TOS) and your forwarding address, if applicable, at least 30 days in advance of the requested terminations date.



Ranchero Power will use good faith efforts to cancel or terminate your service with the TDSP on the requested termination date weather and workload permitting, however, we cannot be responsible if the TDSP is unable to complete the request on the requested date. You will be responsible for all charges incurred through the date the TDSP can complete your termination. If you cancel or terminate the Terms of Service, Ranchero Power's obligations will conclude after the meter read date where we are no longer designated as your REP or when your electric service is disconnected by the TDSP. Your obligations under the Terms of Service will end when the outstanding balance on your account is paid in full, Cancellation or termination of the Terms of Service does not excuse the obligation of the Customer to pay any outstanding balances or early termination fees (ETF) that may apply

CANCELLATION OF SERVICE WITHOUT PENALTY

If you are switching service providers, (as opposed to starting service in a new location, which is called a "move-in") you may cancel your contract with- out any penalty or fee within three federal business days (including Saturday) after you receive your Terms of Service document. Your Terms of Service document contains detailed instructions for executing your right of rescission. There are no penalties for cancellation of residential or small commercial service if you are switching providers, if the cancellation is made within this time period. This right of rescission does not apply when a customer is requesting a move-in or to customers whose REP transfers the customer to the Provider of Last Resort (POLR).

In addition, you may also terminate your agreement with your REP without penalty if you move out of your current service address to a new premise, or if your REP notifies you of a material change in the terms and conditions of your electric service, as set forth in the Terms of Service document.

PROTECTIONS AGAINST DISCONNECTION OF SERVICE

We may authorize your TDU to disconnect your electric service after providing notice to you, for any of the following reasons: (i) your failure to pay any bill for electric service owed to your REP or to make deferred payment arrangements by the date of disconnection stated on a disconnection notice sent to you; (ii) your failure to comply with the terms of a deferred payment agreement; (iii) using service in a manner that interferes with the service of others; (iv) your failure to pay a required deposit; (v) the operation of nonstandard equipment; or (vi) your failure as a guarantor to comply with the terms of an agreement to pay on another service account for which you guaranteed payment. The circumstances in which any REP, including the POLR, may authorize your TDU to disconnect your electric service is listed in PUCT Substantive Rule 25.483 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.483/25.483ei.aspx>). In addition, we may authorize the disconnection of your electric service without prior notice for any of the reasons set forth in Section 25.483(d) of the PUCT's rules and regulations.

Prior to authorizing disconnection of your electric service, your REP will provide you with a written disconnection notice (except in circumstances for which the PUCT provides that your REP may authorize disconnection without prior notice to you). The disconnection notice will be mailed or hand-delivered to you separately, and will not be issued before the first date after your bill is due. The disconnection date will be stated on the notice, and will not be less than ten (10) days after the date the disconnection notice was issued. In addition, the disconnection date will not fall on a date that the REP's personnel are not available to take payments.



PUCT Substantive Rule 25.483 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.483/25.483ei.aspx>) provides certain protections and exemptions related to disconnection. You may be protected from disconnection of your electric service for nonpayment if: (vii) the REP receives notification by the disconnection date that an energy assistance provider will be forwarding sufficient payment on your account; (viii) there is an “extreme weather emergency” as that term is defined by the PUCT, and in that circumstance, your REP must offer you a deferred payment plan upon your request; or (ix) you are Critical Care Residential Customer and establish that disconnection will cause a person at your residence to become seriously ill or more seriously ill by having the person’s attending physician contact the REP and send a written statement to the REP confirming that you are a Critical Care Residential Customer and you enter into a deferred payment plan. In addition, if you are a Chronic Condition Residential Customer, you are entitled to advance notice of disconnection; your REP will provide you and your secondary contact a written disconnection notice not later than 21 days prior to the disconnection date. For more information on Critical Care Residential Customer and Chronic Condition Residential Customer eligibility, see the CRITICAL CARE AND CHRONIC CONDITION ELIGIBILITY section of this Your Rights as a Customer document.

If your service has been disconnected, you may have the right to have it restored – If your service has been disconnected by your REP for nonpayment, your REP will, upon your satisfactory correction of the reasons for the disconnection, notify your TDU to reconnect your service. If your service was disconnected due to a dangerous situation, your service will be reconnected once you demonstrate to your REP that you have corrected the dangerous situation.

CRITICAL CARE AND CHRONIC CONDITION ELIGIBILITY

You have the right to apply for designation as a Critical Care Residential Customer or Chronic Condition Residential Customer pursuant to PUCT Substantive Rule 25.497 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.497/25.497ei.aspx>). If you are designated as a Critical Care Residential Customer Or Chronic Condition Residential Customer prior to the disconnection date stated on the notice, you will qualify for notification of interruptions or suspension of service, and will be eligible for certain protections against disconnection of service as described in PUCT Substantive Rule 25.483 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.483/25.483ei.aspx>). If you are designated as a Critical Care Residential Customer you will have additional protections against suspension or disconnection of service as provided in Section 5.3.7.4(1)(0) and (E) of your TDU’s tariff for retail delivery service. Designation as a Critical Care Residential Customer or Chronic Condition Residential Customer does not guarantee the uninterrupted supply of electricity.

To qualify as a Critical Care Residential Customer, you must be a residential customer who has a person permanently residing in your home and who has been diagnosed by a physician as being dependent upon an electric-powered medical device to sustain life. To qualify as a Chronic Condition Residential Customer, you must be a residential customer who has a person permanently residing in your home and who has been diagnosed by a physician as having a serious medical condition that requires an electric-powered medical device or electric heating or cooling to prevent the impairment of a major life function through a significant deterioration or exacerbation of the person’s medical condition. If that serious medical condition is diagnosed or re-diagnosed by a physician as a life-long condition, the designation is effective for the shorter of one year or until such time as the person with the medical condition no longer resides in the home. Otherwise, the designation or re-designation is effective for 90 days.



To be designated as a Critical Care Residential Customer or Chronic Condition Residential Customer, you must have your physician provide the completed Critical Care Residential Eligibility Determination Form to your TDU. Your TDU makes the final determination of whether or not to designate you as a Critical Care Residential Customer or Chronic Condition Residential Customer. Designation by the TDU does not relieve you from any obligation to pay your REP or the TDU for your electric service. The Critical Care Residential Eligibility Determination Form is available at: <http://www.puc.state.tx.us/consumer/Oefault.aspx>.

A REP cannot authorize a TDU to disconnect the electric service of a Critical Care Residential Customer for nonpayment when that customer establishes that disconnection of service at the premise will cause some person residing at the premise to become seriously ill or more seriously ill. However, to obtain this exemption, you must: 1) have the ill person's attending physician call or contact the REP by the stated date of disconnection; 2) have the ill person's attending physician submit a written statement to the REP confirming that the customer is a Critical Care Residential Customer; and 3) enter into a deferred payment plan. This exemption is subject to approval by the TDU. This exemption from disconnection shall be in effect for sixty-three (63) days from the issuance of the electric utility bill or a shorter period if the REP and the customer, secondary contact, or attending physician agree, and must be applied for each time the Critical Care Residential Customer seeks to avoid disconnection.

Critical Care or Chronic Condition qualification does not guarantee an uninterrupted power supply, and if electricity is a necessity, you may need to make other arrangements. Contact Ranchero Power to discuss eligibility or request a Critical Care Residential Eligibility Determination Form, or access the Form directly at the PUCT's website at <http://www.puc.state.tx.us/consumer/Oefault.aspx>.

LANGUAGE AVAILABILITY

You can designate Spanish or the language in which you were solicited by your REP as your preferred language. Your REP will provide you with your Terms of Service and Electricity Facts Label contract documents; bills and bill notices; information on the availability of new electric services, discount programs, and promotions; and access to customer service in your designated language. You will receive this Your Rights as a Customer document and termination and disconnection notices in English and Spanish, or English and your designated language if you have designated a language other than Spanish and you were originally solicited in that language.

SPECIAL SERVICES

Your REP may offer special services for hearing-impaired customers and customers with disabilities. If you have a disability or require special assistance, contact your REP about these special services. If your REP does not have teletypewriter (TTY) services available for TTY users, you may contact 7-1-1 for RELAY TEXAS, a TTY connection service.

STATEMENT ON NON-DISCRIMINATION

Ranchero Power will not refuse service to anyone because of race, creed, color, national origin, ancestry, sex, marital status, lawful source of income, disability or familial status, location in an economically-distressed geographic area, or if they qualify for low-income afford ability or energy-efficiency services.



AVAILABILITY OF PROVIDER OF LAST RESORT (POLR)

If your electric service is terminated or disconnected, you may obtain services from another REP or the Provider of Last Resort (POLR). The POLR offers a basic, standard retail service package at a fixed, non-discountable rate. You may call 1-866-PWR-4-TEX or visit www.powertochoose.org for more information about the default POLR in your area.

RESTORATION OF SERVICES

If your service has been disconnected for non-payment, your REP or the POLR will, upon satisfactory correction of the reasons for the disconnection, notify your TDU to reconnect your service. If your service was disconnected due to a dangerous situation, your service will be reconnected once you demonstrate to your REP or the POLR that you have corrected the dangerous situation.

DO NOT CALL LIST

Beginning January 1, 2002, customers may add their name, address and telephone number to a state-sponsored electric no-call list that is intended to limit the number of telemarketing calls received relating to the customer's choice of REPs.

You may register either online at www.texasnocall.com for free; or call toll-free 1-866-TXNOCAL(L) (1-866-896-6222) to obtain an application or to register; or send a written request for an application to:

TEXAS NO CALL, P.O. Box 313,
E. Walpole, MA 02032.

A customer that registers a telephone number for inclusion on the no-call list can expect to stop receiving telemarketing calls on behalf of a REP within 60 days after the telephone number is published on the electric no-call list.

You must pay a registration fee for each phone number you register; this fee must be paid by credit card if registering by phone and by credit card, check or money order if registering via mail, the registration fee, cannot exceed five dollars per term. Your registration will remain active for five years from the date it was first published on the list. A customer that registers for inclusion on the electric no-call list may continue to receive calls from telemarketers other than REPs, the customer may instead or may also register for the Texas no-call list that is intended to limit telemarketing calls regarding consumer goods and services in general, including electric service.

DISPUTES WITH YOUR RETAIL ELECTRIC PROVIDER

Anytime you feel that your bill may contain mistakes, including, but not limited to unauthorized charges, or if you have comments, questions, or complaints about your service, please contact Ranchero Power at 1.888.204.1505 (toll-free, between 8 a.m. to 6 p.m. (CST) Monday to Friday), or by letter, fax, or e-mail to the addresses provided in the Ranchero Power CONTACT INFORMATION section at the beginning of this document. Ranchero Power takes your concerns seriously, and will promptly investigate the issue, contact you to review, and make any necessary corrections to ensure that your issue is resolved. Upon receipt of a complaint, we will notify you of the results of our investigation within 21 days. If our contact center fails to resolve the issue to your satisfaction, you are entitled to request a management review of your issue with Ranchero Power. We will notify you of the results of the management review within 10 business days of your request.



If we cannot resolve your issue to your satisfaction, you are entitled to file a complaint with the PUCT or the Office of the Attorney General, Consumer Protection Division. When you contact us, please include your name and account number or ESI ID, as well as an explanation of the facts and the resolution you desire in your complaint. Please also include any documentation that supports your complaint including copies of bills or terms of service documents. For a complaint involving disputed charges on a bill, you remain obligated to pay all charges that are not in dispute.

While an informal complaint involving a billing dispute is pending at the PUCT, your REP may not initiate collection activities or disconnection activities or report the delinquency to a consumer-reporting agency with respect to the disputed portion of the bill. However, after appropriate notice, your REP may disconnect your service for non-payment of any undisputed portion of the bill.

REPORTING OUTAGES

To report a power outage or emergency (not related to disconnection for nonpayment), call your TDU whose contact information is listed in the POWER OUTAGES AND EMERGENCY CONTACT INFORMATION section at the beginning of this document. Provide your TDU with your name, account number or ESI ID if available, the address where power is out, and detail of the problem.

For all other Customer Service concerns or questions about your service, please contact Ranchero Power's Customer Service department at toll-free TEL: 1.888.204.1505 between 8 a.m. to 6 p.m. (CST) Monday to Friday, or by e-mail, fax, or mail to the addresses provided in the Ranchero Power CONTACT INFORMATION section at the beginning of this document.

PRIVACY OF CUSTOMER INFORMATION

Pursuant to PUC Subst. R. 25.472 (<http://www.puc.texas.gov/agency/rulesnlaws/subrules/electric/25.472/25.472ei.aspx>), Ranchero Power shall not release proprietary customer or premise information, as defined by the PUCT, to any other person, including an affiliate of Ranchero Power, without obtaining your verifiable authorization, unless otherwise approved by the PUCT substantive rules applicable to Retail Electric Providers. This prohibition does not apply to the release of your information under certain circumstances as allowed bylaw, including release to the PUCT, an agent of Ranchero Power, consumer reporting agencies, law enforcement agencies, or your TDSP. We may also share this information with a third party for the purpose of marketing such party's products or services to you after you are provided an opportunity to opt-out of the release of your information. In addition, this prohibition does not apply to the release of your historical usage upon request and authorization of a current customer or applicant of a premise. Industrial and commercial customers may contact their REP or TDU and designate that their prior historical usage is competitively sensitive in order to prevent the release of this information.

You have the right to register for the "Do Not Call List" – The PUCT maintains a "Do Not Call List" of customers who do not want to receive telemarketing calls for electric service. Call toll-free 1-888-309-0600, or visit www.TexasNoCall.com or the PUCT website at www.puc.texas.gov to subscribe to the Do Not Call List.

