



Cleco announces long-term payment plan for customers with past due bills

Reinstatement of disconnect procedures and late fees to go into effect Sept. 1

PINEVILLE, La. – July 13, 2020 – To help customers facing financial challenges related to COVID-19, Cleco temporarily suspended service disconnects and late fees beginning March 13 through Aug. 31.

“We recently received direction from our state regulatory agency, the Louisiana Public Service Commission, informing us that disconnects and assessments of late fees can resume after July 16, and payment plans for past due bills can be created for up to 12 months,” said Shane Hilton, president of Cleco Power. “Realizing that the pandemic continues to impact many of our customers in various ways, we’ve developed a plan that goes above and beyond the regulatory requirements as we delay implementation until Sept. 1.”

Cleco’s long-term payment plan will give customers with past due bills incurred through July 16 up to 18 months to pay, depending on the total amount owed, and the company will not reinstate disconnects and late fees until Sept. 1.

Throughout July, Cleco will notify customers on the specifics of their payment plans, including the total amount due and the number of months to pay. Furthermore, the installment amount will be included on the customer’s regular monthly bill.

To provide additional support, customers who use KUBRA, Cleco’s vendor for one-time electronic bill payments, will continue to be reimbursed the \$2.50 processing fee. This temporary reimbursement began April 15 and will continue through Sept. 30.

For more information, Cleco Power customers can visit a customer service office, call 1-800-622-6537, use the Contact Us form on cleco.com or direct message Cleco on Facebook at @ClecoPower.

Key dates

March 13	Cleco temporarily suspended disconnects and late fees to assist customers.
July	Cleco will mail letters to customers whose accounts will be set up on a long-term payment plan.
Aug. 1	Long-term payment plans for past due bills incurred through July 16 go into effect.
Sept. 1	Cleco will reinstate disconnect procedures and late fees.
Sept. 30	Cleco will discontinue reimbursement of the KUBRA \$2.50 processing fee.

Cleco Corporate Holdings LLC is a regional energy holding company that conducts its business operations through its subsidiaries, Cleco Power LLC and Cleco Cajun LLC. Cleco Power is a regulated electric public utility company that owns 10 generating assets with a total nameplate capacity of 3,360 MWs and serves approximately 288,000 customers in Louisiana through its retail business and supplies wholesale power in Louisiana and Mississippi. Cleco Cajun is an unregulated utility company that owns eight generating assets with a total nameplate capacity of 3,555 MWs, with contracts serving nine Louisiana cooperatives, three wholesale municipal customers and one electric utility. For more information about Cleco, visit us at www.cleco.com.

Long-Term Payment Plan

To help customers facing financial challenges related to COVID-19, Cleco temporarily suspended disconnects and late fees beginning March 13.

On June 24, Cleco received direction from its state regulatory agency, the Louisiana Public Service Commission (LPSC) regarding the temporary suspension of disconnects and late fees. The LPSC voted to reinstate disconnect procedures and assessment of late fees after July 16 and set up payment plans for up to 12 months to help customers with past due bills.

Realizing that the pandemic continues to impact many Cleco customers in various ways, Cleco developed a Long-Term Payment Plan (LTPP) that goes above and beyond the regulatory requirements and is delaying the reinstatement of disconnect procedures and late fees until Sept. 1.

Below are questions and answers about Cleco's LTPP in response to the COVID-19 pandemic. If you still have questions, please visit a [customer service office](#), call 1-800-622-6537, use the [Contact Us](#) form on our website or direct message Cleco on Facebook at [@ClecoPower](#).

Questions and answers on Cleco's LTPP

Q. What is Cleco's LTPP?

Cleco's LTPP is designed to help customers, who might be facing financial challenges related to COVID-19, pay off past due bills customers the option to pay a smaller monthly payment over a longer period of time. The LTPP gives customers with past due bills incurred through July 16 up to 18 months to pay, depending on the total amount owed.

Q. Do I have to call Cleco or go into a Customer Service Office to be set up on a LTPP?

No. Customers who have past due bills that were incurred through July 16 will be automatically set up on a LTPP effective Aug.1. The exact due date of installment payments will vary by customer and be determined by the customer's billing cycle (when you receive your monthly bill).

Q. How will I know if my account was set up on a LTPP?

Customers set up on a LTPP will receive a detailed letter with information on their payment plan, including the total amount owed and the number of months to pay. The installment amount will be on your regular monthly bill as a separate line item described as a "Contract." It will be due in addition to your current bill.

Q. When will the letters be mailed? What should I do if I don't receive my letter?

Cleco will begin mailing letters to customers this month (July). Customers with past due bills (incurred through July 16) who do not receive a letter by July 31 should visit a customer service office, call 1-800-622-6537, use the Contact Us form on cleco.com or direct message Cleco on Facebook @ClecoPower.

Q. How will Cleco calculate my LTPP?

Customers' past due bills will be combined and then divided by the number of months allotted based on the total outstanding balance. For example, the installment amount for a customer with a total outstanding balance of \$500 will be \$33.33 for a total of 15 months ($\$500/15=\33.33).

Q. When does my LTPP go into effect/when do I need to start paying the installment amount?

LTPPs for past due bills incurred through July 16 will go into effect Aug. 1, so customers whose accounts have been set up on a LTPP should see the monthly installment amount on their August bill. The installment amount is due when the August bill is due.

Q. What if I miss paying my installment amount? Will my service be disconnected?

Customers who do not make timely payments on their LTPP are subject to late fees, disconnection of service and immediate payment of all past due amounts, meaning customers could lose their LTPP. Therefore, it's very important that you pay your monthly installment amount in addition to charges for electricity that is still being used.

Q. When will Cleco resume disconnects and late fees?

On March 13, Cleco announced the temporary suspension of disconnects and late fees to help customers facing financial challenges related to COVID-19, meaning we did not disconnect any customers' electric service, even if they had overdue bills. Cleco will return to its regular procedures for disconnects and late fees on Sept. 1, which is almost six months later.

Q. How long do I have to pay off my total past due balance?

Customers have up to 18 months to pay the total past due balance incurred through July 16. The exact number of months depends on the total amount owed. This information will be in your letter. You must make your monthly installment payment until the total amount owed is paid in full.

Q. What if I don't need or want a LTPP?

The LTPP is designed to help customers manage their outstanding bills and maintain their electric service. Customers who do not need a LTPP won't be impacted.

Customers who have past due bills that were incurred through July 16 will be automatically set up on a LTPP effective Aug. 1. However, customers who don't want a LTPP can pay their entire outstanding balance upon receipt of their next bill.

Q. Can I still make arrangements for a regular payment extension?

Yes. Cleco's regular credit extension agreement provides eligible customers additional time to pay an arrears balance in a non-emergency situation. The LTPP is part of Cleco's response to COVID-19 and applies to past due bills incurred through July 16 only.

Q. Where can I get help if I'm unable to pay my installment amount plus my regular bill?

Cleco is encouraging eligible customers who need help paying their electric utility bills to apply for energy assistance through the Low Income Home Energy Assistance Program (LIHEAP). The program is federally funded and helps low-income households with their home energy bills by providing payment and/or energy crisis assistance. In Louisiana, funds are administered by the Louisiana Housing Corporation (LHC) and distributed by community action agencies throughout the state.

To apply for LIHEAP funds, customers must contact their local community action agency. A list of the agencies is available on the LHC website at www.lhc.la.gov/energy-assistance. Look for the LIHEAP Provider Directory.

Q. How/where can I pay my bill?

• MyAccount

Cleco's online account management system is available for customers on cleco.com. To register, customers need their zip code and last four digits of their Social Security number. Through MyAccount, customers can pay their bill online, view billing and payment history, make service requests and update their account information.

• KUBRA

Cleco's one-time electronic bill payment service enables customers to pay their bill from a checking/savings account or with a credit/debit card online at cleco.com or by calling Cleco's customer service number at 1-800-622-6537 or KUBRA at 1-888-909-4639. KUBRA charges a \$2.50 processing fee for this service. Cleco began reimbursing customers this fee in the form of a credit on their bills beginning April 15. This temporary reimbursement will continue through Sept. 30.

• Mail

Cleco's payment center is available for payments by mail. Customers should mail their payment to Cleco Power LLC, P.O. Box 660228, Dallas, TX 75266-0228.

• Customer Service Office

Cleco has 13 offices across the state. Addresses can be found on cleco.com.

7:30 a.m. - 3:30 p.m. M – F

Bunkie Customer Service Office, Covington Customer Service Office, Eunice Customer Service Office, Franklin Customer Service Office, Mandeville Customer Service Office, New Iberia Customer Service Office, Opelousas Customer Service Office, Pineville Customer Service Office, Slidell Customer Service Office, Ville Platte Customer Service Office

10 a.m. - 2 p.m. M – F

Crowley Customer Service Office, DeRidder Customer Service Office, Mansfield Customer Service Office

- **Night Deposit/Drop Box**

Cleco's Customer Service Offices have a night deposit/drop box customers can use to make a payment during and after hours without physically going into the office.

- **Authorized Pay Agent**

Visit an authorized pay agent. Locations can be found at cleco.com.

Q. When did the Customer Service Offices reopen?

Cleco Customer Service Offices were closed beginning Monday, March 16. Offices reopened and resumed normal operating hours on Monday, May 18.

Q. What has Cleco done to ensure a safe work place at the Customer Service Offices?

Cleco follows the guidance of state and local government, as well as the CDC to protect employees and customers.

For customers:

- Each CSO is equipped with inside floor markers to ensure customers maintain a physical distance of six feet which also limits the number of customers allowed in the lobby of the CSOs.
- Each CSO is equipped with signs asking customers not to enter the building if they have or recently had fever, cough or shortness of breath.
- In accordance with the governor's new mandate, all customers are required to wear a mask when in a customer service office or other Cleco location.

Q. Are customers required to wear face coverings in the Customer Service Offices?

Yes. On July 11, Gov. Edwards announced a statewide mask mandate effective July 13 in an effort to decrease the spread of COVID-19. This new order is set to expire July 24, but could be extended.

Q. I want to pay my bill, but I'm not comfortable going into a Customer Service Office (i.e., I am at high risk for COVID-19, I am elderly, etc.), what are my options?

Cleco has multiple self-service payment options that customers can utilize to make payments (see below).

- MyAccount on cleco.com
- KUBRA, Cleco's one-time electronic bill payment service
- Postal mail to P.O. Box 660228, Dallas, TX 75266-0228

Q. Can I still go to Wal-Mart or an authorized payment vendor?

If the authorized payment vendor is still open for business, customers should be able to pay their bill. However, some authorized payment vendors may be closed or have adjusted their hours due to the coronavirus.

Q. What can I do to control my energy usage if my family is spending more time at home due to the coronavirus?

Cleco has many energy conservation tips on its website at cleco.com. Cleco recommends the following:

- During the warmer months, set your thermostat at 78° or higher if comfort allows.

- Use fans to move the air. This will make you feel 10 degrees cooler and allow you to raise the setting on your thermostat. Remember to turn off the fan when you are not in the room.
- Don't run heat-producing appliances during the hottest part of the day.
- If you have drapes or shades, close them during the day to keep out the heat and open them at night to let the heat escape through the glass. Solar shades or screens are a cost-effective method to reduce the heat from sunlight coming in through your windows.
- Change your air filter. A dirty filter slows down air flow and make the system work harder to keep you cool, wasting energy. We recommend changing the filter every three months.
- Run full loads in your dishwasher. Dishwashers use about the same energy and water regardless of the number of dishes inside, so run full loads whenever possible.
- More tips available at cleco.com.

Q. What if I have an emergency?

Cleco's call center is available for regular business Monday through Friday from 7 a.m. to 7 p.m. and is available 24 hours a day, seven days a week to take emergency calls.