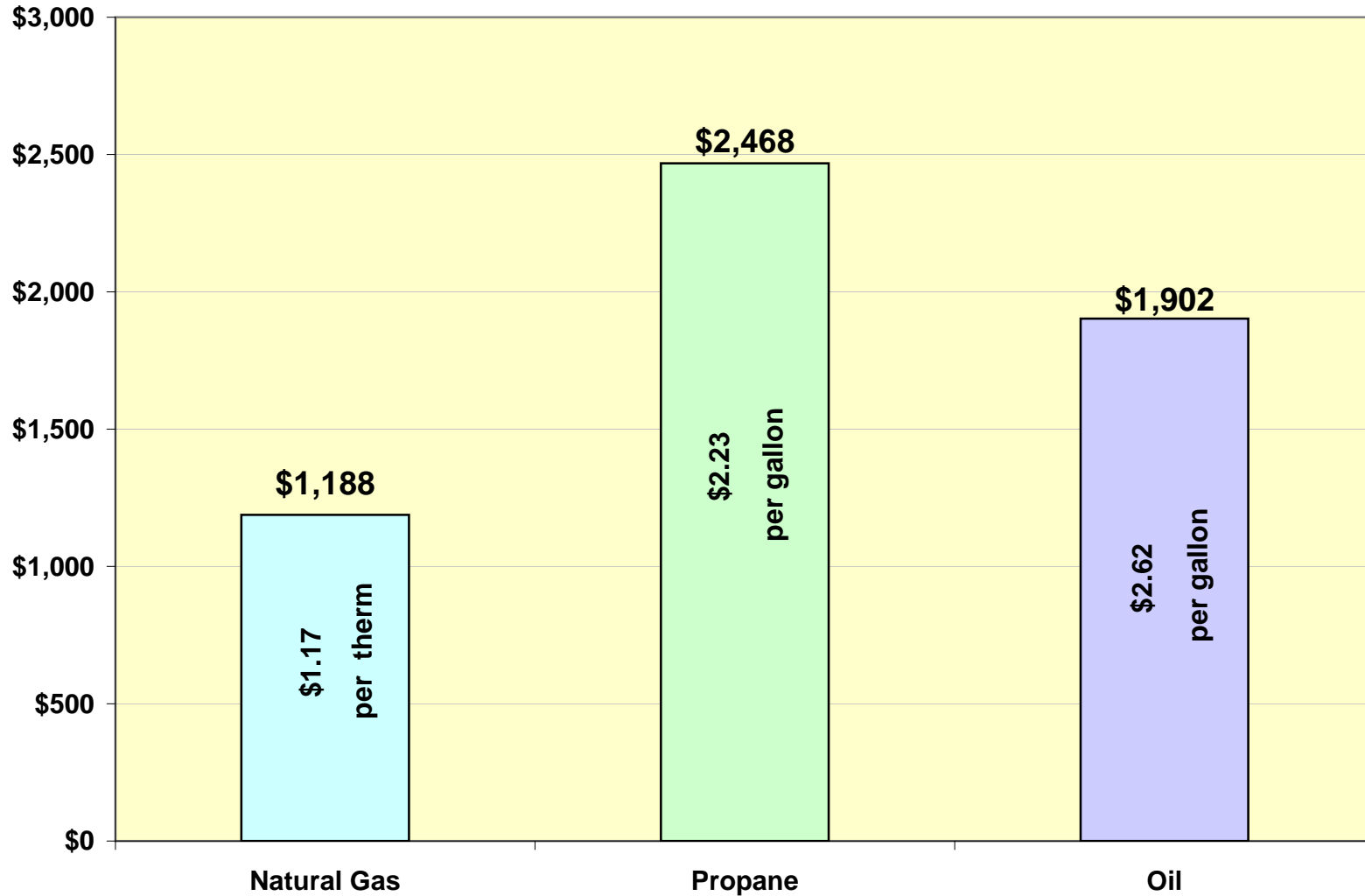




Annual residential heat and hot water cost November 2009 Fuel Prices



Natural Gas: 12 month average delivery price plus November 2009 commodity price.

Oil & Propane: NYSERDA October 27, 2009 survey prices for Central Region.

Savings may vary based on actual use.