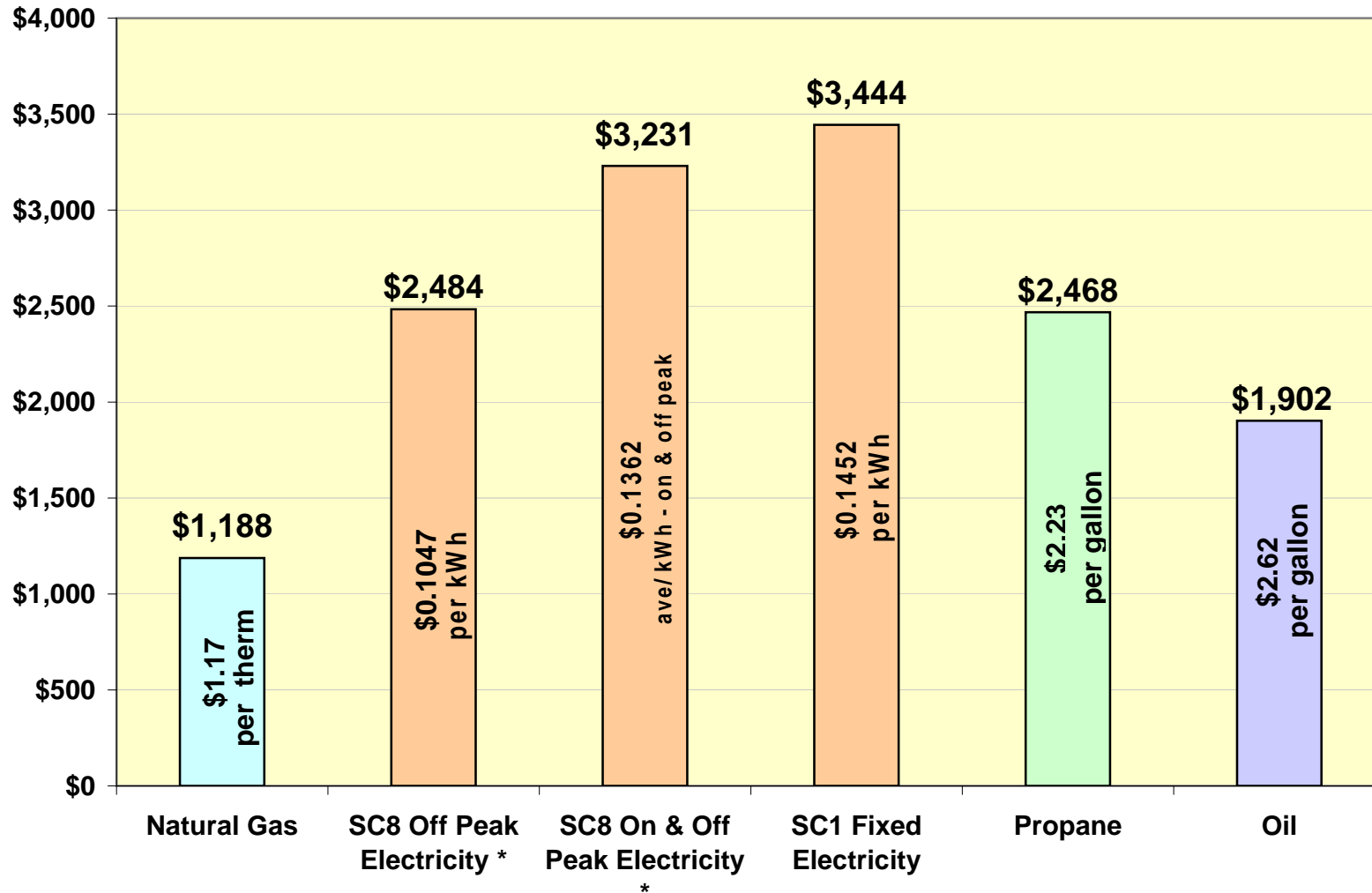




Annual residential heat and hot water cost November 2009 Fuel Prices



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

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

* SC8 electric rate available to customers using at least 1,000 kWh per month.

Savings may vary based on actual use.