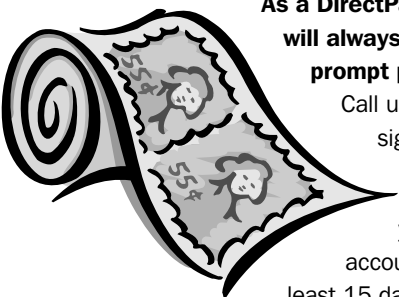


Never waste another stamp.

Never waste another stamp... And never write another check. With DirectPay from HG&E you'll never have to mail checks or pay your bills in person. Instead, your bank account is charged directly for the amount due on your current HG&E energy or internet bill.

As a DirectPay customer, you will always receive your 10% prompt payment discount!

Call us at 536-9300 to sign up today!



When enrolled, you'll receive an account statement at least 15 days before the charge is processed. This statement will inform you of your current account charges and the date when this amount will be debited from your bank account. Therefore, you'll always have a chance to call us and question your bill or stop the scheduled charge.

more information inside ►

APPLICATION Please complete this form and attach a blank check marked "VOID". If you have any questions, please call us at 536-9300. Please note that commercial-class accounts may be subject to a deposit if they discontinue bank draft service.



1 Personal information

(as shown on bills)

Name: _____
Service Address: _____
City/State/Zip: _____
Daytime Telephone: _____
Home Telephone: _____

2 Customer information

(from your monthly bill)

Account #:

3 Bank information

(enclose a voided bank check)

Financial Institution: _____
Account Number: _____

4 Your signature

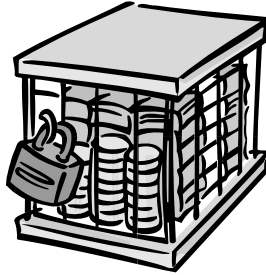
By following these guidelines, I understand that I authorize the Holyoke Gas & Electric Department (HG&E) to instruct my financial institution to make payments directly from my account. I control the payments, and if at any time I wish to discontinue the service, I may simply call the Department.

Signature: _____ Date: _____



The safest way to pay your bill.

Did you know that DirectPay is actually safer than checks? Direct payment utilizes the same system as direct deposit, which pays over half of all US Social Security benefits. In fact, over 37% of US households currently use direct payment programs. And remember, you may cancel your direct payment authorization at any time.



How does HG&E DirectPay work?

Complete the attached application and return it with a blank, voided check. We will then complete a test on your account. Next you will receive a letter stating when DirectPay will begin. Once DirectPay has started, each subsequent statement from your financial institution will list the date and amount paid to HG&E. DirectPay will not affect any budget billing arrangements you may have and no fee is imposed for this service by HG&E.

Please mail this application and a blank check marked "VOID" to HG&E at the following address:
(please do not enclose with your bill payment)



City of Holyoke Gas & Electric Dept.
99 Suffolk Street | Holyoke, MA 01040