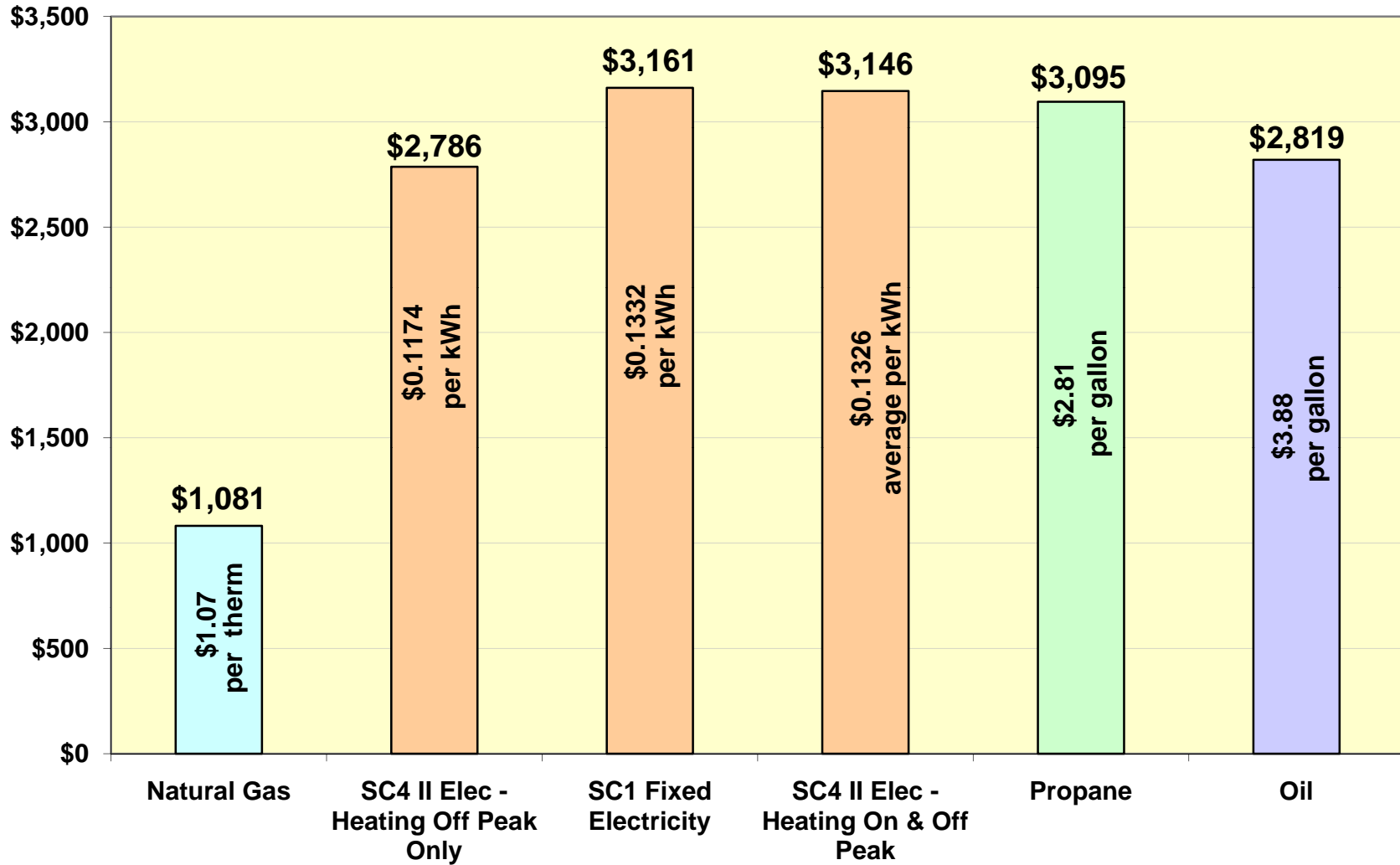




Annual residential heat and hot water cost December 2011 Fuel Prices



Natural Gas: 12 month average delivery price plus December 2011 commodity price.
Oil & Propane: NYSERDA December 1, 2011 survey prices for Western Region.

Savings may vary based on actual use.