

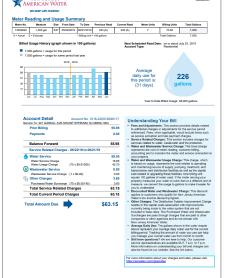
Our aim is to make doing business with us as easy as possible. The same goes for our billing statement.

We want to make sure you can quickly and easily find the information you care about most on the first page. Then, if you want to dive a little deeper into the details, we include more information on the following pages.

How do we know what our customers care about most? Simple. We asked. We surveyed 1,000 American Water customers to learn what they liked, didn't like and felt was most important. This feedback helped us streamline the water bill, so it's simpler and easier to understand. Here's a quick overview of what you'll find.









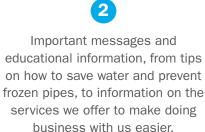
Your account number.

Easy to find amount due and due date (plus, what it would cost if it's not paid on time).

Important messages related to your account.

High-level account summary.

How to reach us if you have questions.



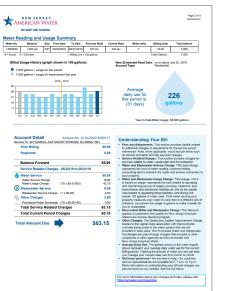
Helpful information related to ways to pay your bill, your rates, payment arrangements, estimated bills and more.



Account details and a description of charges.

Meter reading information.

Water usage graph (This can be a useful tool to see how much water you use throughout the year to help identify ways to save water and money!).





Cheryl D. Norton President

Welcome to New Jersey American Water! Your water and wastewater service is in good hands.

Every day, our team of experts delivers millions of gallons of high-quality water service to approximately 2.7 million people in more than 190 communities across the state.

We recognize the trust you place in us to deliver safe drinking water service to your home or business, and it's a responsibility we take seriously. Whether it be meeting or surpassing drinking water standards, protecting our precious water resources, or investing millions in system upgrades, we constantly push ourselves to improve. We do this because we care about our customers as much as we care about water.

We are excited to be your new wastewater service provider. Enclosed is helpful information about our company and the services we offer. And, if you need us, we're here to assist.

WE'RE PROUD TO BE YOUR NEW

WASTEWATER SERVICE PROVIDER

Sincerely,

Cheryl D. Norton President



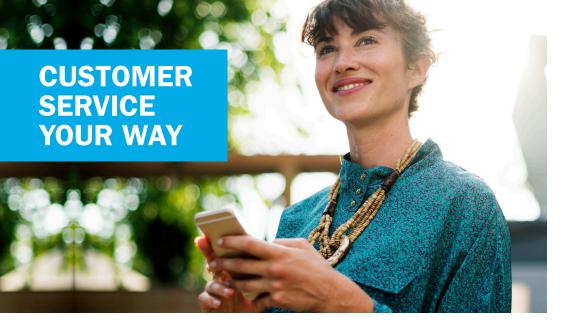
NEW JERSEY

American Water

WE KEEP LIFE FLOWING™







SERVICE



AT YOUR FINGERTIPS — ANYTIME. ANYWHERE

Prefer to handle your business online? My Account might be your answer. Here are just a few of the things you can do anywhere, any time (even in your pajamas).

- View and pay your bill.
- Sign up for our Auto Pay and Paperless Billing programs.
- Activate or deactivate your water service for residential customers.
- Tell us how you want to receive emergency and nonurgent alerts (by phone, text and/or email).*
- Update your contact information.
- View your water use history. (See in which months you use the most water to help determine ways you can save water and money.)

Once you receive your account number with your first bill, register online at myaccount.amwater.com.

* Standard text, data and phone rates may apply.

GO PAPERLESS Sign up for Paperless Billing. We'll notify you by email when your bill is available to view online, eliminating the need for a hard copy. It's simple, secure and clutter-free! Enroll on My Account.

CUSTOMER ASSISTANCE PROGRAM

We offer financial assistance for low-income customers who qualify, including grants of up to \$500 a year and discounts on the monthly service fee. Learn more online. Under "Customer Service & Billing," select "Low Income Program." To see if you qualify, contact the New Jersey SHARES, our program administrator, at 1-877-652-9426 (1-877-NJAWH20).

EASY PAYMENT OPTIONS

AUTO PAY

Enroll in Auto Pay, and your bill will be paid on time, every time. Each month, payments are automatically deducted from your checking or savings account on the due date. No stamps required.

ONLINE

Visit www.amwater/billpay. Please note that our payment partner, Paymentus, charges \$1.95 per transaction for e-check, credit card and debit card payments. Avoid the transaction fee by paying by e-check through My Account.

BY MAIL

Mail your check to the address provided on your bill. No cash, staples or paper clips, please.

BY PHONE

24/7 at 1-855-748-6066. Please note, there is a \$1.95 transaction

IN PERSON

To find an authorized payment location near you, visit us online at newjerseyamwater.com (see "Customer Service & Billing") or call.

THROUGH A THIRD PARTY

If someone handles paying your bills, like a relative or trustee, we can send a copy of your bill and any past-due or shut-off notices to that third party.



We use a high-speed notification system to quickly alert customers via phone, text and email when water emergencies occur. Visit myaccount.amwater.com to choose how you want to be notified and update your contact information.

SAFETY -



Pretending to be a utility worker is a trick some criminals use to gain access to



QUALITY









the New Jersey Board of Public Utilities (NJBPU) to investigate your utility complaints and inquiries. Your service may not be terminated for non-payment of disputed charges during an NJBPU investigation.

- 6. If you suspect the meter is not working properly, you have the right to have it tested free of charge, once a year, by New Jersey American Water.
- 7. You have the right to a written notice of termination, 10 days prior to the discontinuance of service.
- 8. Residential service may be shut-off, after proper notice, Monday through Thursday, 8 a.m. to 4 p.m. A utility may not shutoff residential service on Friday, Saturday, Sunday or a holiday or the day before a holiday or if you
- 9. If you live in a multi-family dwelling, you have the right to receive posted notice of any impending shut-off. This notice must be posted in a common area and/or sent individually to occupants.
- if you suspect that the level of consumption reflected in your utility bill is unexplainably high.

GUARD AGAINST UTILITY IMPOSTERS

homes. All of our service personnel wear logoed clothing, drive logoed vehicles and have company-issued photo ID badges. Plus, we never collect money or credit card information from customers in the field. If you suspect an imposter is at your door, don't allow him or her in and call us to confirm it's our service person.



OUALITY ON TAP

We have an exceptional track record when it comes to water quality and drinking water regulatory compliance. We perform millions of tests each year for about 100 regulated contaminants. Plus, we have access to American Water's Central Laboratory – one of the most advanced water quality labs in the country. To view a copy of your community's water quality report, visit newjerseyamwater.com.

COMMUNITY -



LOCAL TO THE CORE

We're active in our communities. Here are a few of our programs:

- Environmental Grant Program
- Volunteer Firefighting & Emergency Responder Grants
- Plant tours and an active speakers' bureau
- Toughbooks for Tough Volunteers

To learn more, visit newjerseyamwater.com/community.







If you need us, we're a phone call away.

CUSTOMER SERVICE 1-800-272-1325

Hours: Mon.-Fri., 7 a.m. to 7 p.m. **For Emergencies:** We're available 24/7.

CONSUMER RIGHTS

- 1. You have the right to utility service if you are a qualified applicant.
- 2. You shall not be asked to pay unreasonably high deposits as a condition of service, nor to make unreasonable payments on past due bills.
- 3. You are entitled to at least one deferred payment plan in one year.
- 4. You have the right to have any complaint against New Jersey American Water handled promptly.
- 5. You have the right to call upon

- have a valid medical emergency.
- 10. You have the right to have a "diversion of service" investigation