The fallout from the spread of COVID-19 has caused financial adversity for many across the nation. Customers facing economic hardships frequently depend on Duke Energy to help guide them in managing their utility bill, and we help in several ways.

Duke Energy provides support in the form of:

- Payment extensions and arrangements, giving customers extra time to pay
- Payment programs such as equalized billing, enabling customers to budget more effectively
- Custom due dates, allowing customers to choose a pay date that best fits their needs
- Access to assistance agencies and third-party charity organizations that assist households with utility payments

ASSISTANCE AGENCIES

What funds are available for customers?

Funds aren't available everywhere, amounts vary, and agencies' statuses are dynamic – they could either receive new donations or deplete their funds at any time. We are working to provide a personalized experience for those agencies making pledges on behalf of customers by training additional support staff in all Duke Energy jurisdictions.

The company is working closely with some of the largest agencies who are in receipt of CARES Act funds, in an effort to help match qualifying customers with those agencies who can help with payment. Unfortunately, these agencies are not present in every county, so some customers may have more options than others. Despite this disparity, we are determined to try to help the most people we possibly can.

ADDITIONAL SUPPORT

What other steps is Duke Energy taking to help customers?

- Realizing customers are facing financial challenges many for the first time all call center specialists have received additional training on helping customers with difficult situations.
- Disconnections for nonpayment have been suspended since mid-March. However, the company continues
 to encourage all customers to stay as current as possible with their payments to help avoid creating a large
 balance that would be difficult to manage later.
- The company also donated over \$6 million for COVID-19 relief efforts in Florida, Indiana, Kentucky, North Carolina, Ohio, South Carolina and Tennessee.
- Newly relaxed payment arrangements are available, offering extended repayment timelines up to six months
 in some areas, and longer in others. The company has also extended the policy on who can qualify for a
 deferred payment arrangement.

- The company is sending email and text/SMS to customers currently behind on their bill in every state except for North Carolina (due to an executive order from the governor) to offer the extended deferred repayment plans.
- The company is also offering online access to set up extended payment plans. Customers who find
 themselves in a state of bill delinquency now have the option to request a deferred payment arrangement
 easily online and don't need to call the customer service center.
 - duke-energy.com/ExtraTime (residential)
 - duke-energy.com/extension (business)
- Professional guidance is being offered for small business customers to help analyze their energy usage, discuss energy rates and identify solutions to help lower their energy bills as they are reopening.
- We continue to waive credit/debit card and walk-in payment fees for residential customers for an additional two months after billing and payment practices resume in their states.

SOME NOTES ON SCAMS

During the COVID-19 pandemic, we have seen a steady surge in the fraudulent actions which attempt to trick customers into providing personal or financial information. We recurrently remind customers of surges in fraudulent activity as scammers look to take advantage of the changes and uncertainty all around us on our website and social media channels.

With disconnections for nonpayment currently suspended, scam artists have adjusted their tactics. The latest trend promises the mailing of refund checks for overpayment on a customers' account if they confirm personal data, like a birth date or Social Security number.

Scammers have many methods for reaching customers. They may show up at a customer's home, send email or call. Here are some tips to help customers protect themselves:

- Though Duke Energy will frequently contact our customers by phone, email and text, we will *never* ask for personal information over the phone or demand immediate payment using money orders or gift cards.
- If a customer is unsure whether a call is valid, we highly encourage them to hang up and contact our customer care center.
- Duke Energy will not specify how customers should make a bill payment, and we will always offer a variety
 of ways to pay, including accepting payments online, by phone, by mail, or in person. If the caller demands
 an immediate compensation by prepaid debit or credit card, DO NOT submit payment.

How can we help spread the word?

Duke Energy wants to help customers find relief wherever options might be available – and we're hoping that members of the community and different organizational networks can help spread this message. Faith groups,

chambers of commerce, school districts, elected officials, rotary clubs and any other group can help spread the message to customers who may be experiencing financial hardship at this unprecedented time.