



P.O. BOX 15284
WILMINGTON, DE 19850

CHAITANYA KONDAVEETI
2509 RIVENDELL WAY
EDISON NJ 08817-2078

Customer Service Information:

www.bankofamerica.com
1.800.421.2110

Mail billing inquiries to:

Bank of America
P.O. Box 672050
Dallas TX 75267-2050

Mail payment to:

Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

Visa Signature®

Account# 4400 6632 4271 8107
September 22 - October 21, 2022

Account Summary

Previous Balance	\$5,110.44
Payments and Other Credits	-\$205.95
Purchases and Adjustments	\$134.19
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$5,038.68
Total Credit Line	\$13,300.00
Total Credit Available	\$8,261.32
Cash Credit Line	\$2,700.00
Portion of Credit Available for Cash	\$2,700.00
Statement Closing Date	10/21/2022
Days in Billing Cycle	30

Payment Information

New Balance Total	\$5,038.68
Current Payment Due	\$50.00
Total Minimum Payment Due	\$50.00
Payment Due Date	11/18/2022

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	16 years	\$11,774.00
\$182.00	36 months	\$6,552.00 (Savings = \$5,222.00)

If you would like information about credit counseling services, call 866.300.5238.

21 0050386800005000000205950004400663242718107

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

CHAITANYA KONDAVEETI
2509 RIVENDELL WAY
EDISON NJ 08817-2078

Account Number: 4400 6632 4271 8107

New Balance Total	\$5,038.68
Total Minimum Payment Due	\$50.00
Payment Due Date	11/18/2022

Enter payment amount

\$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 23 24 27 18 10 7 ⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Please contact the customer service number located on the front of this statement for a pay-off amount. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
09/28	09/29	PayUp*amazo Bangalore 1,297.00 INR	0006	8107	-15.95	
10/14	10/14	Online payment from CHK 3540	7330	8107	-190.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$205.95
Purchases and Adjustments						
09/28	09/29	PayUp*amazo Bangalore 1,297.00 INR	0345	8107	15.95	
09/28	09/29	PayUp*amazo Bangalore 125.00 INR	8893	8107	1.54	
09/28	09/29	PayUp*amazo Bangalore 1,297.00 INR	0006	8107	15.95	
10/02	10/03	HPCL MANDURU BROTHERS GUNTUR 3,104.40 INR	8557	8107	38.26	
10/02	10/03	POPULAR SHOE MART 1 GUNTUR 699.00 INR	9060	8107	8.61	
10/11	10/12	Avenue Supermarts Ltd GUNTUR 968.00 INR	4518	8107	11.77	
10/17	10/18	D MART GUNTUR GUNTUR 3,457.50 INR	7129	8107	42.11	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$134.19
Interest Charged						
10/21	10/21	INTEREST CHARGED ON PURCHASES			0.00	
10/21	10/21	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
10/21	10/21	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
10/21	10/21	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2022 Totals Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	19.99%V				\$ 0.00	\$ 0.00
Promotional APR	0.00%	PUR, WT	LK31-93359	02/21/2023	\$ 5,116.34	\$ 0.00
Balance Transfers	19.99%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

APR Type Definitions: Promotional Transaction Types: PUR = Purchase, WT = Non-Bank Wire Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary); APR Type: Promotional APR (APR for limited time on eligible transactions)

Important Messages

Congratulations! Your Total Credit Limit has been increased to \$13,300.00. Your new credit limit gives you more buying power when you need it.

Congratulations! Your Cash Credit Line has been increased to \$2,700.00.

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Your Reward Summary

177.38	BASE EARNED THIS MONTH
42,420.69	TOTAL AVAILABLE

Make the most of your rewards program today!

¿Estados de cuenta en español?
¡Podemos hacerlos para usted!

Llame al **800.688.6086** o visite
su centro financiero más cercano.

Se aplican exclusiones. No se encuentra disponible para cuentas comerciales,
Merrill, Private Bank y Pequeñas Empresas.

Statements in Spanish?
We can do that for you!

Call **800.432.1000**, or visit
your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill, Private Bank
and Small Business accounts.

SSM-06-22-0476.B | 4804877



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Dallas TX 75267-2050

Mail payment to:

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P.O. Box 15019
Wilmington DE 19886-5019

PRAGNA SARIPUDI
2509 RIVENDELL WAY
EDISON NJ 08817-2078

Visa Signature®

Account# 4400 6642 9788 2053
September 28 - October 27, 2022

Account Summary

Previous Balance	\$224.48
Payments and Other Credits	-\$400.00
Purchases and Adjustments	\$554.51
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$378.99
Total Credit Line	\$700.00
Total Credit Available	\$321.01
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	10/27/2022
Days in Billing Cycle	30

Payment Information

New Balance Total	\$378.99
Current Payment Due	\$35.00
Total Minimum Payment Due	\$35.00
Payment Due Date	11/24/2022

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	11 months	\$379.00

If you would like information about credit counseling services, call 866.300.5238.

27 0003789900003500000400000004400664297882053

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 4400 6642 9788 2053

New Balance Total	\$378.99
Total Minimum Payment Due	\$35.00
Payment Due Date	11/24/2022

PRAGNA SARIPUDI
2509 RIVENDELL WAY
EDISON NJ 08817-2078

Enter payment amount

\$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 19624297882053⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

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Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

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To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
10/12	10/12	Online payment from CHK 6545	2189	2053	—150.00	
10/23	10/24	Online payment from CHK 6545	2920	2053	—250.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						—\$400.00
Purchases and Adjustments						
09/29	09/30	COSTCO WHSE #0323 EDISON NJ	4610	2053	136.73	
10/01	10/03	WAL-MART #2068 LEVITTOWN PA	5908	2053	14.03	
10/01	10/03	DOLLAR TREE LEVITTOWN PA	4383	2053	9.28	
10/01	10/03	SAMSClub #6693 LANGHORNE PA	1540	2053	6.37	
10/02	10/04	SUBZI MANDI FARMERS MARKETRENTON NJ	5145	2053	30.82	
10/05	10/06	SAMS CLUB #6693 LANGHORNE PA	4782	2053	30.02	
10/05	10/06	WAL-MART #2068 LEVITTOWN PA	7451	2053	6.37	
10/07	10/08	DELTA TRENTON TRENTON NJ	2710	2053	10.00	
10/08	10/10	INDIAN GROCERIES OUTLET EDISON NJ	1584	2053	22.46	
10/09	10/10	SAMS CLUB #6693 LANGHORNE PA	7134	2053	12.74	
10/08	10/11	FUEL ONE EDISON NJ	3706	2053	31.24	
10/14	10/15	THE UPS STORE 6978 267-5853300 PA	5156	2053	34.16	
10/14	10/15	COSTCO WHSE #1199 LAWRENCE TOWNNJ	8310	2053	38.65	
10/14	10/17	SUBZI MANDI FARMERS MARKETRENTON NJ	0755	2053	11.26	
10/16	10/17	COSTCO GAS #1199 LAWRENCE TOWNNJ	5993	2053	32.78	
10/19	10/19	SUKHADIA EAST WINDSOR EAST WINDSOR NJ	0766	2053	6.99	
10/21	10/24	SUBZI MANDI FARMERS MARKETRENTON NJ	2061	2053	37.70	
10/22	10/24	COSTCO WHSE #1199 LAWRENCE TOWNNJ	1133	2053	17.66	
10/22	10/24	DOLLAR TREE LEVITTOWN PA	7531	2053	7.95	
10/23	10/24	DOLLAR TREE LEVITTOWN PA	3721	2053	11.93	
10/23	10/24	SAMSClub #6693 LANGHORNE PA	7991	2053	10.82	
10/26	10/27	COSTCO GAS #1199 LAWRENCE TOWNNJ	9005	2053	34.55	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$554.51
Interest Charged						
10/27	10/27	INTEREST CHARGED ON PURCHASES			0.00	
10/27	10/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
10/27	10/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
10/27	10/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2022 Totals Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	26.99%V				\$ 0.00	\$ 0.00
Promotional APR	0.00%	PUR, WT	LL23-45509	11/27/2023	\$ 0.00	\$ 0.00
Balance Transfers	26.99%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	29.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

APR Type Definitions Promotional Transaction Types: PUR = Purchase, WT = Non-Bank Wire Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary); APR Type: Promotional APR (APR for limited time on eligible transactions)

Important Messages

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Your Reward Summary

5.55	Base Cash Back Earned
5.93	Category Bonus Earned
16.94	Total Cash Back Available

Make the most of your rewards program today!

Your energy bill


Message Center

This bill reflects an increase in the Delivery and Supply portions of your bill, effective on and after October 1, 2022. The change in the Delivery portion is due to the introduction of a Gas Conservation Incentive Program Charge and an increase in the Balancing Charge, offset by a decrease in the Societal Benefits Charge. The change in the Supply portion is due to an increase in the Basic Gas Supply Service (BGSS-RSG) Commodity Charge. As a result of these changes, a residential customer who uses 100 therms in a winter month and 610 therms annually, will see a monthly increase of \$27.11, or approximately 26.43%. Tariff information can be found at pseg.com.


This bill reflects an increase in the Delivery portion of your bill, effective on and after October 1, 2022. This change is the result of adjustments to the Societal Benefits Charge. As a result of these changes, a typical residential customer who receives electric Supply from PSE&G and uses 740 kilowatt-hours in a summer month and 6,920 kilowatt-hours annually will see an average monthly increase of \$0.59 or 0.42%. Tariff information can be found at visiting pseg.com.

 **NEXT METER READING** November 16, 2022

How to contact us

 **1-800-436-PSEG (7734)**
Customer Service: 7am to 8pm Mon-Fri
Emergencies / Outages / WorryFree Services: 24/7
TTY for the hearing impaired: 1-800-225-0072

 Visit [pseg.com/myaccount](https://www.pseg.com/myaccount) to access your account anytime

 **Text us.** Register for MyAlerts by texting **REG** to 4PSEG(47734)
> Text **OUT** to report an outage.

 facebook.com/pseg  twitter.com/psegdelivers

Total amount due

\$88.02

You do not need to make a payment.

With automatic bill payment, we'll debit your bank account on Nov 4, 2022

Bill date: October 20, 2022

For the period: September 17, 2022 to October 17, 2022

► **CHAITANYA KONDAVEETI**

 **ACCOUNT NUMBER**
75 976 501 08

 **SERVICE ADDRESS**
2509 RIVENDELL WAY
EDISON TWP NJ 08817-2078

Snapshot of what you owe

See page 2 for details

Balance remaining from your last bill	\$0.00
Plus This month's charges and credits	\$88.02
Total amount we'll debit your account on Nov 4, 2022	\$88.02

If you were enrolled in our Equal Payment Plan, your monthly payment would be \$159.00. To automatically enroll in this plan, please pay \$159.00 instead of the amount due on this bill. For more information, visit [pseg.com/epp](https://www.pseg.com/epp).

Page 1 of 4

PAY YOUR WAY, 24/7

We offer a variety of methods that make it easy to pay your bill. See reverse side for more information.

☐ By checking this box, I authorize PSE&G to enroll me in paperless billing at this email address: _____

Account number **7597650108**
Automatic bill payment - do not pay

Amount enclosed

CHAITANYA KONDAVEETI
2509 RIVENDELL WAY
EDISON NJ 08817-2078

PSE&G CO
PO BOX 14444
NEW BRUNSWICK NJ 08906-4444

7597650108 0000088021 000000000001

Balance remaining from your last bill

PSE&G balance from last bill	\$154.78
Less Payment received September 28, 2022 – <i>thank you!</i>	-\$154.78
Balance remaining from your last bill	\$0.00

This month's charges and credits

Gas charges - PSE&G	\$32.05
Plus Electric charges - PSE&G	\$55.97
This month's charges and credits	\$88.02

Total amount due by Nov 4, 2022 **\$88.02**

Don't miss your meter reading

If you'll be away on your meter reading day, use our mobile app to upload a picture of your meter or enter your reading manually, or call 1-800-622-0197.

Electric & Gas Rate Information

For news about PSE&G's rate filing and upcoming public hearings visit www.pseg.com/pseandgfilings. Under applicable tax law, the State Sales and Use Tax and corporate business tax are imposed upon the energy you have used.

Message Center (Continued from page 1)

Si desea recibir en español una notificación de desconexión del servicio, llame al **1-800-357-2262**.

If you or a member of your household rely on electricity to operate life sustaining equipment, please notify PSE&G. For more information, visit pseg.com/life or call **1-800-436-PSEG**.

Schedule a free Quick Home Energy Check-up today. A certified energy pro will perform an evaluation of your home, identify ways you can save energy, and install products like LED light bulbs and smart power strips at no cost. Visit pseg.com/QHEC to learn more.

Prevent carbon monoxide poisoning. While CO poisoning is a year-round threat, it is more common in cold weather. Install CO detectors throughout your home or business. To learn more about how to protect yourself, visit pseg.com/gassafety.

National Customer Service Week is celebrated nationwide in October. PSE&G would like to thank you for your business and recognize our customer service professionals, and all of our employees, who work hard every day to provide you with excellent service.

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IT'S YOUR BILL. HOW YOU PAY IS YOUR CHOICE.



My Account

Make a payment anytime from a checking or savings account stored in *My Account*. Visit pseg.com/myaccount

Mobile: Download our Mobile App "PSE&G"

Pay by text: Text PAY to 4PSEG (47734)

Voice: Ask Alexa or use Google Assistant.



Automatic Bill Pay

Automatic payments from your bank. Skip checks and stamps. Never worry about due dates.

Enroll at:
pseg.com/autopay



Credit Card

Pay your bill with a credit card online or by phone. Because we don't use customer rates to subsidize the cost of this service, there is a fee.

My Account:
pseg.com/myaccount

Phone:
1-833-277-8710



Phone

Bank Account:
1-800-553-7734

Credit Card:
1-833-277-8710



By Mail

Make your check payable to PSE&G and write your account number on your check.

When you pay by check, you authorize PSE&G to make a one-time electronic fund transfer from your account, in the amount of your check. If you prefer not to authorize us, call 1-800-436-PSEG.



In Person

Payments are accepted at any customer service center or authorized location.

Locations can be found at:
pseg.com/csc

GO PAPERLESS! To sign up visit pseg.com/paperless





Details of your gas charges

Your rate: Residential Service Gas-Heating - RSG (HTG)

Meter # 4736908	Usage
Actual reading Oct 17, 2022	1922
Less Actual reading Sep 16, 2022	1900
Difference	22
Converted to CCF x 1.012	22.264
Converted to therms x 1.033	22.999
Total gas you used in 31 days	22.999 therms

Delivery charges

Monthly service charge		\$8.62
Charges for delivering gas to you:		
For the First	9.409 therms x \$0.451695	\$4.25
For the Next	13.590 therms x \$0.475350	\$6.46

Total gas delivery charges \$19.33

Supply charges

Cost of gas supplied by PSE&G:	22.999 therms x \$0.553068	\$12.72
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Total gas supply charges \$12.72

Total gas charges \$32.05

Explaining gas charges

We measure the volume of gas you use in cubic feet (CCF) and then convert it to therms.



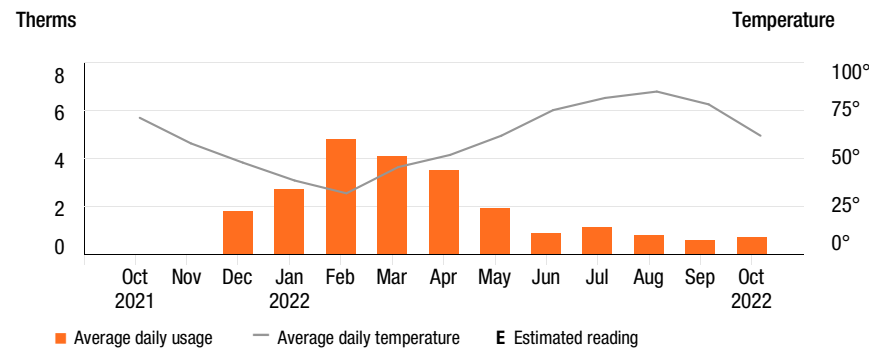
If you used a standard gas clothes dryer, it would take about 6 hours to equal 1 therm of energy.

Price to compare

If you want to consider getting your gas supply from another supplier, you can compare their price with ours. This month, your cost for gas supply is \$12.72 (or an average of 0.55306752 per therm). This *price to compare* varies from month to month, depending on your usage.

Your PoD ID is: PG000009973814886610 – Your PoD ID is your Point of Delivery identification within PSE&G's system. You will need this number if you are considering enrolling with another supplier.

How much gas are you using?



Visit MyAccount for more details regarding your energy usage.



Details of your electric charges

Your rate: Residential Service (RS)

Meter # 127203092

Usage

Actual reading Oct 17, 2022	41038
Less Actual reading Sep 16, 2022	40718
Total electric you used in 31 days	320 kWh

Delivery charges

Monthly service charge		\$4.95
Charges for delivering electric to you:		
kWh charges		
For the first	144 kWh x \$0.044583	\$6.42
For the next	176 kWh x \$0.045341	\$7.98
Total electric delivery charges		\$19.35

Supply charges

Cost of electric supplied by PSE&G:

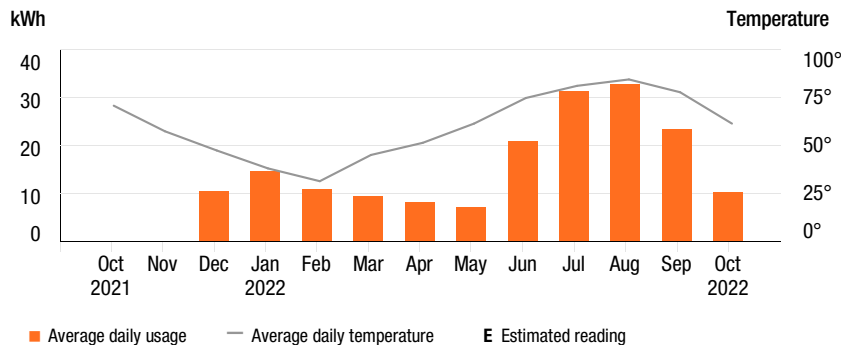
Charges		
For the first	144 kWh x \$0.112639	\$16.22
For the next	176 kWh x \$0.115909	\$20.40
Total electric supply charges		\$36.62



Total electric charges

\$55.97

How much electric are you using?



Visit MyAccount for more details regarding your energy usage.

Explaining electric charges

We charge for the electric you use in kilowatt hours (kWh). 1 kilowatt is equal to 1,000 watts.



If you use a standard LCD TV which uses ~150 watts while operating, it would take 7 hours of use to equal 1 kWh.

Price to compare

If you want to consider getting your electric supply from another supplier, compare their price with ours. This month, your cost for energy supply is \$36.62 (or an average of 0.114438 per kWh). This *price to compare* varies month to month, depending on your usage.

Your PoD ID is: PE000009973815586610 – Your PoD ID is your Point of Delivery identification within PSE&G's system. You will need this number if you are considering enrolling with another supplier.