

Terms of Use

(effective 7/6/2015)

PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY. BY ACCESSING THE PEOPLES WEBSITE, YOU AGREE TO BE BOUND BY THE TERMS OF USE BELOW, WHICH ARE SUBJECT TO CHANGE. ANY CHANGES WILL BE INCORPORATED INTO THE TERMS OF USE POSTED TO THE WEBSITE FROM TIME TO TIME. IF YOU DO NOT AGREE WITH THESE TERMS OF USE, PLEASE DO NOT ACCESS THE PEOPLES WEBSITE OR USE THE E-ACCOUNT SYSTEM. WE RECOMMEND THAT YOU PRINT A COPY OF THESE TERMS OF USE FOR YOUR RECORDS. YOUR CONTINUED USE OF THIS SITE AFTER A CHANGE IN THE TERMS OF USE HAS BEEN MADE SIGNIFIES YOUR ACCEPTANCE OF ANY CHANGED TERMS.

These Terms of Use (these "Terms of Use") explain a contractual agreement between you ("you or your") and Peoples, its subsidiaries, parents and affiliates ("Peoples or "we" or "us") regarding your use of the Peoples Website (the "site") and access to the services provided through the site, including, but not limited to the e-Account system.

Generally Applicable Terms and Conditions

- Your unauthorized use of the site, such as unauthorized entry into PEOPLES electronic systems, misuse of passwords, or misuse of any information posted to the site, is strictly prohibited.
- Your use of the site signifies your agreement to our Privacy Policy, which is incorporated herein by reference and which can also change from time to time.
- Any purported amendment to these Terms of Use by you must be agreed to by Peoples in writing.
- You agree that (i) you will not engage in any activities related to the site that are contrary to applicable law, regulation or the terms of any agreements you have with Peoples; (ii) where your use of the site requires a username and password, you will establish commercially reasonable security procedures and controls to limit access to your password or other identifying information to authorized individuals; and (iii) you will not use any device, software, routine, file or other tool or technology, such as any viruses, trojan horses, worms, time bombs or cancelbots, intended to damage or interfere with the proper working of the site or to surreptitiously intercept or expropriate any system, data or personal information from the site.
- Peoples reserves the right to terminate any or all site offerings or transmissions without prior notice to you.
- Any rights not expressly granted here are reserved.

Limitations on Site Content

The Content of this site is only for general information or use. It does not constitute advice and should not be relied upon in making (or refraining from making) any decision. The information on the site is for informational purposes only. It is believed to be reliable, but Peoples makes no representations about the suitability for any particular purpose of the information included on this site, including but not limited to documents, images and

graphics (collectively referred to as "Content"). All are provided "as is" and "as available". Except as required by law, Peoples is not providing any warranties of any kind, including any implied warranties of merchantability, non-infringement of third party rights, or fitness for any particular purpose. Although the Company strives to maintain the accuracy of the material on this site, the Content may include errors or technical inaccuracies and may be updated or changed periodically by Peoples employees, contractors and agents. The Company can discontinue or make changes in the information or services described herein at any time without prior notice to you and without any liability to you. Any dated information is published as of its date only, and the Company does not undertake any obligation or responsibility to update or amend any such information. Except as required by law, Peoples does not warrant the accuracy, adequacy, or completeness of the information and materials contained on the site and expressly disclaims liability for errors or omissions in the materials and information.

Service and Program Offerings

Some of the services and programs described on this site may not be available in all states served by Peoples. Regulatory requirements for what Peoples may offer customers and the conduct of business with you vary by state. You may contact Peoples or refer to the tariff schedules, as well as the state rules and regulations, to find out about the requirements in your state. Peoples may also make changes in the services and programs described in the Content at any time without notice. In the event a service or program is listed at an incorrect price due to an error on our part, or incorrect information received from one of our suppliers, the Company reserve the right to correct such errors before fulfilling any orders placed for the service or program listed at the incorrect price. Peoples obligations with respect to its products and services are governed solely by the Company's tariffs and agreements under which they are provided, if any, and nothing on this site should be construed to alter such tariffs or agreements.

Protection of Site Content

The material on this site is protected by copyright or similar rights unless identified otherwise. The Content on this site may not be used, unless specifically permitted in writing by Peoples or the owner of the rights to the Content. All trademarks, logos, and/or service marks displayed on this site, unless otherwise identified, are the property of Peoples and nothing in this document or contained on this site should be construed as granting in any manner, by implication, estoppel, or otherwise, any license or right to use any of Peoples logos trademarks or service marks without express written permission. Any unauthorized use or misuse of this intellectual property or unauthorized use of any contents of this site will be subject to all appropriate remedies, including appropriate legal action.

Media Use of Site Content

Reporters and media companies are granted a non-exclusive, royalty-free, non-transferable license to re-produce and re-print Content intended for press release. Reproduction of photos, illustrations, charts and graphics is prohibited unless permission is granted by the Peoples Communications/Community Relations department.

Limitation of Liability

Under no circumstances will Peoples be liable for any lost profits, lost opportunity or any direct, indirect, consequential, incidental, special, punitive, or exemplary damages arising out of any use of or inability to use the website or any portion thereof, regardless of whether Peoples has been apprised of the likelihood of damages occurring and regardless of the form of action, whether in contract, warranty, tort, (including negligence), strict liability, or otherwise.

Peoples will not be liable for any delay, difficulty in use, inaccuracy of information, computer viruses, malicious code or other defect in the site, or for the incompatibility between the site, your files, your browser or other sites.

Materials You Send to Peoples

Any comments or materials sent to Peoples such as questions, comments, suggestions or the like regarding the Content (collectively "Feedback"), shall be deemed to be non-confidential. Peoples shall have no obligation of any kind with respect to such Feedback and shall be free to reproduce, use, disclose, exhibit, display, transform, create derivative works and distribute the Feedback to others without limitation. Further, Peoples shall be free to use any ideas, concepts, know-how or techniques contained in such Feedback for any purpose whatsoever, including but not limited to developing, manufacturing and marketing services, products and program incorporating such Feedback.

Restricted Areas of the Site

Certain areas of this site, such as customer self-service, are restricted to authorized users through use of user IDs and passwords. If you are an authorized user of a restricted area, you are responsible for maintaining the confidentiality of your user ID, password and account information, if any. The site provides facilities, which enable you to change your password at any time. As a security measure, access to certain areas of this site may require you to provide personal information to verify your identity. If you choose not to provide the requested information, you may not be able to access certain areas of this site. If you become aware of any unauthorized use of your user ID or any other breach of security in relation to the site, notify Peoples immediately. Peoples reserves the right to restrict online access to a customer's natural gas account information at any time.

Peoples follows industry best practices regarding secure Internet data communications. Information transmitted via wireless communications may not be secure and users should take this into consideration when using restricted areas of our site. Users employing wireless Internet access assume all risks associated with unauthorized reception of transmitted data.

Use of Information - Site Tracking

The Company logs IP addresses (the Internet address of a computer) to track use of the site(s) -- individual users remain anonymous while using unrestricted areas of the site. Peoples analyzes this data for trends and statistics about page viewing frequency and sequence to improve this site and the services Peoples offers you. The Company does not link your computer's IP address to anything personally identifiable. Some sites use "cookies," small files placed on your hard disk for record-keeping purposes. Cookies enable customization content based on your subject matter choices. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether or not to accept it. If you choose not to accept cookies, however, some sites may not display properly or you may not be able to access certain information. Other use of information, if any, will be explained in the Terms of Service you review when you sign-up for services, surveys or other offers.

Links to Other Websites

This site may supplement pages with information from third parties and links to other sites, which are not maintained by, or related to Peoples. Links to such sites are provided as a convenience to users and are not endorsed by, sponsored by, or affiliated with this site or Peoples. Links should be accessed at the user's own risk, and Peoples makes no representations or warranties about the content, completeness, or accuracy of the links or the sites linked to this site. Inclusion of a link to a third-party site does not imply endorsement by Peoples of that site. Peoples is not responsible for the privacy practices or the content of sites other than the Peoples site. However, this site has security measures in place to protect the loss, misuse and alteration of the information under our control. Should you encounter a link on this site to information you find objectionable, please contact Peoples.

Peoples makes no representations whatsoever about any other site which you may access through this site. Linked sites are operated independently from Peoples. In addition, a link to a non-Peoples site does not mean that Peoples endorses or accepts any responsibility for the content, or the use, of such site. It is up to you to take precautions to ensure that whatever you select for your use is free of such items as viruses, worms, Trojan horses and other items of a destructive nature. In no event will Peoples be liable to any party for any direct, indirect, special or other consequential damages for any use of any linked site.

Enforceability and Governing Law

Headings are for reference purposes only. The failure of PEOPLES to exercise or enforce any right or provision of these Terms of Use will not constitute a waiver of such right or provision. In the event any of the terms or provisions of these Terms of Use will be held to be unenforceable, the remaining terms and provisions will be unimpaired and the enforceable term or provision will be replaced by such enforceable term or provision as comes closest to the intention underlying the unenforceable term or provision. These Terms of Use will be subject to any other agreements you have entered into with Peoples, including Peoples tariff. Your access to and use of the Peoples site, and the terms of this disclaimer are governed by the laws of the Commonwealth of Pennsylvania. You agree that any action brought by you, at law or in equity, arising out of or relating to these terms and use or the website will be

filed only in the state or federal courts in and for Pittsburgh, Pennsylvania and you hereby consent and submit to the personal jurisdiction of these courts for the purposes of litigating any action under these terms of use.

Additional Terms and Conditions - E-Account System

PLEASE READ CAREFULLY. THESE ADDITIONAL TERMS AND CONDITIONS APPLY TO YOUR USE OF THE PEOPLES E-ACCOUNT SYSTEM (THE "E-ACCOUNT TERMS"). THE E-ACCOUNT TERMS MAY CHANGE FROM TIME TO TIME. ANY CHANGES WILL BE INCORPORATED INTO THE E-ACCOUNT TERMS POSTED TO THE WEBSITE. IF YOU DO NOT AGREE WITH THE E-ACCOUNT TERMS, PLEASE DO NOT ACCESS OR USE THE E-ACCOUNT SYSTEM. WE RECOMMEND THAT YOU PRINT A COPY OF THESE E-ACCOUNT TERMS FOR YOUR RECORDS. YOUR CONTINUED USE OF THE E-ACCOUNT SYSTEM AFTER A CHANGE IN THE E-ACCOUNT TERMS SIGNIFIES YOUR ACCEPTANCE OF ANY CHANGED TERMS.

Access to the e-Account system is restricted to those users who have a valid user ID and password (as selected or assigned through the registration process) and who have accepted these e-Account Terms. Access or attempted access by unauthorized individuals may be subject to prosecution. Any use of the service is at the sole risk of the user.

The e-Account system provides a full suite of services related to a natural gas account with Peoples, which services may include, but not be limited to, electronic bill presentment, electronic bill payment, electronic notification of account information, access to natural gas account information, modification to existing natural gas accounts, and creation of new natural gas accounts.

Username and Password

At the time of enrollment you will be required to select a username and password. You agree to keep your username and password confidential and secure. Peoples has no responsibility in the event that your password is used by anyone else to access your account. If you believe that there has been unauthorized access to your username, password or your identity, please contact us as soon as possible so that we can work together to limit the damage.

Accuracy of Email Address

You must provide a valid email address at the time of enrollment. If you change your e-mail address or other contact information used by Peoples to communicate with you electronically, you must notify the Company of the change immediately by logging in to the Website and updating your profile to reflect the correct email address or by calling our Customer Service Center.

If you do not update or change an incorrect e-mail address or other contact information, you understand and agree that any notices, statements or other communications to you from Peoples will still be considered to have been provided to you if they were made available to you in electronic form on the site or e-mailed to the e-mail address we have for you in our records. Peoples reserves the right, if we choose, to restrict your ability to use the e-Account system if Peoples believes that the e-mail address you provided is incorrect.

Personal Information

When you enroll in e-Account, you will be asked to submit Personal Information such as your Peoples account number, name, address, complete or partial Social Security Number, phone number(s) and e-mail address. This Personal Information enables us to provide you with better service and may be used to check a user's qualifications for registration. Certain other information, such as demographic information and responses to market surveys may be collected by us during registrations processes. You may also be asked to submit additional Personal Information or financial information, such as credit card information, in order to use certain specific services offered in the e-Account system. Not all information is required to be provided (required items will be clearly noted), but if you should choose to withhold any requested information, you may not be eligible to participate in or receive full benefit from all services and programs available on the e-Account system.

Communications from Peoples

We may use your Personal Information to contact you to discuss your natural gas account, to respond to an inquiry that you send to the Company or to keep you informed about the services, products and programs offered by the Company, and its affiliates and partners. By providing an e-mail address, you consent to receive communications from us electronically. If you provide us with a cell phone number, you expressly agree that we may contact you at this number to discuss your natural gas account. You also agree to receive, from us and our service providers, calls and messages, including prerecorded messages, calls from automated dialing systems and text messages. Normal cell phone charges may apply - please consult with your cell phone provider if you have questions about those charges.

Electronic communications provided by Peoples may include, but not be limited to:

- Periodic bills, disclosures or notices relating to account information, account activity, account inactivity, payments made or due, or other transactions including, but not limited to, any statement or notice that can be required by the Electronic Fund Transfer Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act or other applicable state or federal laws and regulations;
- Any notice or disclosure regarding the imposition of a late fee;

- Any notice or disclosure regarding the imposition of any fee for a draft, check or electronic debit returned for any reason, such as insufficient funds or as a result of a stop payment order;
- Any notice of default under a payment arrangement;
- Any notice of the terms, conditions or rules for products or services you obtain from us, if the notice is required to be provided to you by applicable law;
- Any responses to your electronically-presented questions to Peoples;
- Certain statements that we are legally required to provide to you.
- Any other communications that the Company determines, in its sole discretion, would be beneficial for you to receive in paper rather than electronic form.

Peoples may choose to send these notices and disclosures to you electronically, as well via USPS mail to the address maintained for you in our records or otherwise delivered as required by law.

Peoples will not provide, in electronic format, any disclosure or notice that is required by state or federal law to be solely provided in paper rather than electronic form.

E-Bill Notification

This service allows you to receive a notification when your monthly bill statement is ready to review. Each month you will receive an e-mail, sent to the e-mail address you provided during registration, telling you when your bill is ready to review. You will be able to log in to your online account and view and print your monthly bill statement. If you have more than one account with Peoples, you will need to activate each account separately for e-Bill delivery.

Completion of the enrollment process may take up to 2 billing cycles. During that time you will continue to receive paper bills via regular mail. You will be sent an email confirmation when your enrollment becomes effective.

After you have been accepted into the Program, you will receive a final paper bill informing you that you have been enrolled into the Program and that such paper bill is the last paper bill you will receive so long as you remain enrolled in the Program. Your e-bill will be created on the same schedule as your paper bill would have been created. It is your responsibility to periodically check your e-mail or log into the e-Account system in order to check on the delivery of new e-bills.

Peoples reserves the right to refuse use of eBilling to anyone for just cause including but not limited to possible fraudulent use or activity or unauthorized use.

You can cancel this service at any time by logging into your utility account on this website. Processing of cancellations may take up to 2 billing cycles after which delivery of your paper statement will resume. You will be sent an email confirmation once your request has been processed and completed at which time your cancellation becomes effective.

Changes/Interruptions in Service

Peoples cannot guarantee uninterrupted access to your online account. We may on a regular basis perform maintenance on our equipment or system, which may result in interrupted service or delays in the updating of data. We also may need to change the scope of our service from time to time. We will attempt to provide prior notice of such interruptions and changes but cannot guarantee that such notice will be provided.