

Our three great plans make paying your NIPSCO bill hassle-free

Sign up for **ZapCheck** and never write another check to NIPSCO again.

Pay your bill automatically with ZapCheck. It's the no-hassle, hands-free way to make sure your bill is paid accurately and on time, even if you're out of town. Each month, the amount you owe on your NIPSCO bill is simply deducted from your checking or savings account.

- No checks to write
- No worry about missing a payment date, even if you're out of town
- Save time and postage
- You'll still receive a monthly bill indicating the amount that will be withdrawn from your bank account



Direct e-Bill

Your paperless, online bill is a convenient mouse-click away.

Stop receiving paper bills and view your NIPSCO bill online with our free Direct e-Bill service. You'll receive an e-mail each month when your bill is ready to view.

- Safe, secure, and easy
- Fast and convenient
- No checks, envelopes or stamps



Online Payment

service

Pay your NIPSCO bill by electronic check at our Web site at no charge. A payment receipt number will automatically post to your account while your payment is being processed.

- No automatic payments -- you maintain control
- No additional transaction convenience fees
- No worry about mail delivery time
- Get confirmation of your payment



ZapCheck Enrollment

To sign up for ZapCheck, log in to your account at our Web site, or return this form along with a voided check or savings account deposit slip. Mail to NIPSCO Consumer Programs, 801 E. 86th Ave., Merrillville, IN 46410.

I authorize NIPSCO and the financial institution listed below to transfer (debit) money from the indicated checking or savings account for payment of my NIPSCO bill. I will continue to pay my bill by check until I am notified that my Zapcheck service has started. I have read and understand the Zapcheck service agreement on the reverse side.

Customer Name	_____	Your NIPSCO Account Number	_____
Service Address (Street/City/ZIP Code)	_____	Daytime Phone Number	_____
Mailing Address (if different)	_____	Is this a Credit Union?	Y N
Financial Institution	_____		
Address (Street/City/State/ZIP Code)	_____	Account Number	_____
<input type="checkbox"/> Checking Account	<input type="checkbox"/> Savings Account		
Routing Number	_____	Date	_____
Authorized Signature	_____		

Please choose (and check) one of the following: Withdraw payment from any account 5 days before due date. Withdraw payment from my account on due date.

Forms that are not complete or do not include a voided check or deposit slip will not be processed or returned.

Provisions and Service Agreement for the NIPSCO ZapCheck Automatic Bill Payment Service

Payment Notice and Billing Questions

Your NIPSCO bill will be mailed to you as usual. From that day, you'll have adequate time to plan for your automatic payment or contact us if there is any question about your bill.

Stop Payments

In addition to questioning any statement, you may also stop any automatic payment by notifying your financial institution at least three business days prior to the payment date. However, when you stop payment on a check, you are responsible for any charges this may involve. You should also advise us of any requested stop payment.

Record of Payment

The amount and date of your automatic payment will be shown on your regular bank statement. This is your proof of payment. If there is a question about payment, or if the amount differs from your bill, you must notify us and your financial institution within 60 days of the date of the statement on which the error is first reflected to initiate an investigation.

Availability of Funds

You are responsible for having enough money in the indicated account on the payment date. You will be charged if your payment is returned due to insufficient funds. Also, your electronic bill payment service may be cancelled if two payments are returned in a 12-month period.

Payment Date

We'll notify you prior to your first ZapCheck payment. Appropriate funds will be transferred from your checking or savings account as you have designated on your application. If a payment is due on a weekend or holiday, your account will be debited on the next business day.

Termination

This authorization will remain in effect until we receive written notice from you 30 days prior to the cancellation date or until your service has been terminated.

Account/Address Change

Please notify us of any account or address changes to ensure timely payments. You are responsible for submitting a new application when an account or address change occurs.



NIPSCO reserves the right to discontinue any program offer at any time without any prior notice. This program is available on to Kokomo Gas customers. Forms that are not complete or do not include a voided check or deposit slip will not be processed or returned.



A NiSource Company

1-800-464-7726
www.nipSCO.com

Three great ways to take the hassle out of paying for NIPSCO services.
Select options that fit your lifestyle.

ZapCheck

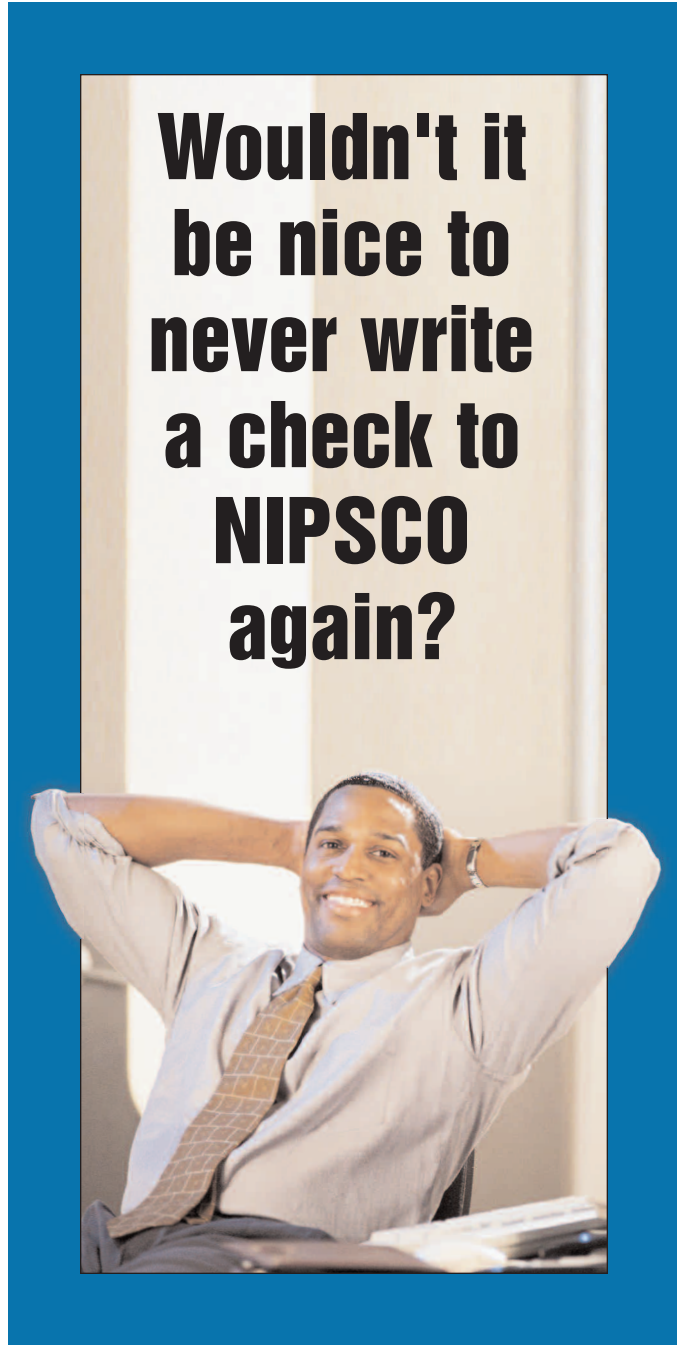
Log in to your account at our Web site to enroll online, or fill out the attached form and mail to:
NIPSCO Consumer Programs
801 E. 86th Ave., Merrillville, IN 46410

Direct e-Bill

Go paperless! Log in to your account at our Web site to sign up and start reducing your carbon footprint today.

Online Payment

Log in to your account at Nipsco.com to pay online at no charge.



Wouldn't it be nice to never write a check to NIPSCO again?