

NIPSCO COMMUNITY CUSTOMER CARE CENTERS

Personalized Support.
Real Conversations.
No Microphones.



EVENT FORMAT – WHAT TO EXPECT

Customers will sign in, move at their own pace through staffed information stations, and receive individual support from NIPSCO team members. This is not a forum or town hall. No microphones or public-comment format will be part of this event.

STATIONS AVAILABLE

- **Rates & Delivery Charges** – Learn about the different components of your bill, including how weather and changes in your energy use can affect your monthly bill.
- **Customer Service** – Get a clear breakdown of your bill charges and ask questions specific to your account, provided the account is in your name or you are listed as an authorized party. You can also learn about available options like payment plans and budget billing.
- **Energy Assistance & Agency Partners** – Find out if you qualify for federal assistance or NIPSCO-funded programs and get help signing up while onsite. Qualifying for assistance is easier than you may think!
- **Energy Efficiency** – Learn about NIPSCO rebates, energy saving programs and tools to help lower your home's energy use.
- **Advanced Metering Infrastructure (AMI)** – Get clear, accurate information about AMI and the facts behind this technology.
- **Community and Data Centers** – Ask questions and get accurate information about data center projects, including what they are, who owns them, how they're funded and how customer bills are protected.

DATES, TIMES & LOCATIONS

MONDAY, FEB. 23

LaPorte Civic Auditorium
1001 Ridge St.
LaPorte, Indiana
4-7PM CT

TUESDAY, FEB. 24

Porter County Fairgrounds
215 E Division Rd.
Valparaiso, Indiana
4-7PM CT

MONDAY, MARCH 2

Dean and Barbara White
Community Center
6600 Broadway
Merrillville, Indiana
4-7PM CT

Can't attend? Visit
[NIPSCO.com/ConnectingYou](https://www.nipSCO.com/ConnectingYou)
or call 1-800-464-7726 for the
same support available onsite.

FOR MORE INFORMATION ABOUT THE
CUSTOMER CARE CENTERS,
SCAN THE QR CODE.



CONNECTING YOU + ENERGY



+ ENERGY

WHY YOUR NIPSCO BILL LOOKS DIFFERENT

Communities across Northern Indiana are seeing higher than normal winter bills, and some customers are expressing understandable frustration. This year's cold temperatures have significantly increased natural gas usage, which is the primary driver of higher bills. Even when the cost of natural gas remains steady, extreme cold forces furnaces to run longer and harder, raising both usage and total charges.

Colder temperatures across much of the country are leading many households to use more natural gas, and we're seeing the same seasonal impact here. This isn't unique to our communities, but we understand it's creating real stress for some customers.

WHY ARE BILLS HIGHER RIGHT NOW

- On average, January customers are using over 11 times more natural gas compared to August.
- Increased usage raises both supply and delivery portions of the bill.
- More people are at home. Colder temperatures also increase usage.
- Even if gas prices remain stable, higher usage leads to higher bills.
- If you have electric heating, you will see similar increases due to higher electric usage.

HOW NATURAL GAS BILLS WORK

A natural gas bill has two main components:

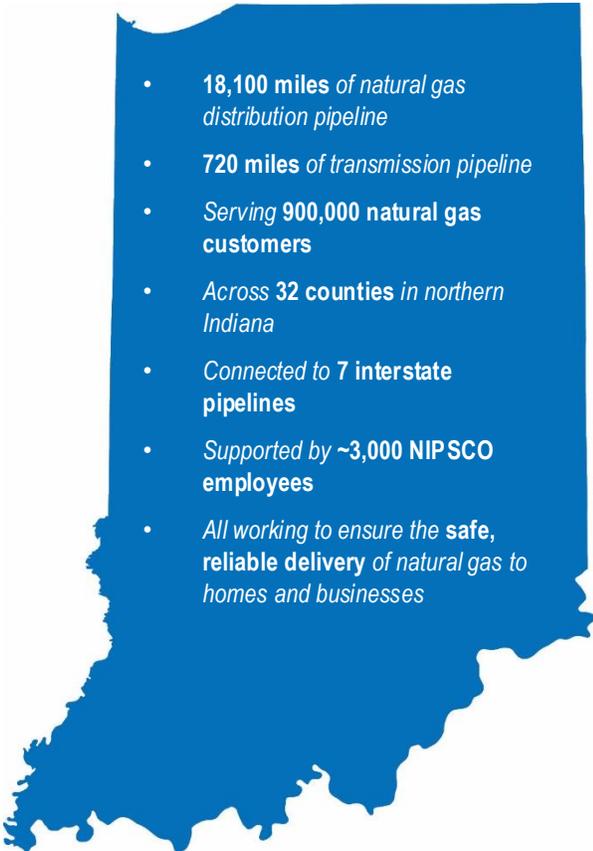
1. Gas Supply Charge

- This is the cost of the natural gas itself.
- NIPSCO does not mark up or profit from this charge.
- It reflects market prices and is reviewed by the Indiana Utility Regulatory Commission (IURC).

2. Delivery Charges

These cover the usage-driven cost to safely deliver natural gas to homes and businesses. In winter, furnaces pull a much higher volume of gas through the system, so the delivery portion of the bill naturally goes up with that increased usage. It's not an arbitrary added fee; it's the cost of safely delivering more energy to homes and businesses during the coldest months.

- Delivery Charges include:
 - 24/7 emergency response. If you smell gas in and around your home, NIPSCO has an emergency line you can call and a technician will respond to assess the situation and ensure the safety of your home and family.
 - System inspections, repairs, leak surveys and natural gas safety precautions
 - Long-term upgrades to improve the safe and reliable delivery of natural gas to homes and businesses in our communities
- Delivery Charges increase when customers use more natural gas — which is typical during cold weather.
- Delivery Charges are not added fees or "markup charges." They are tied to usage, reliability and essential safety operations.

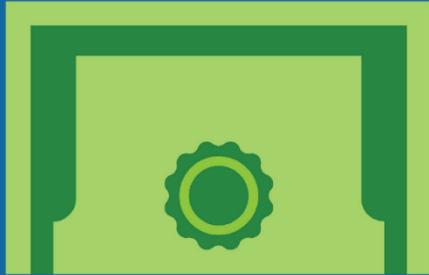
- 
- 18,100 miles of natural gas distribution pipeline
 - 720 miles of transmission pipeline
 - Serving 900,000 natural gas customers
 - Across 32 counties in northern Indiana
 - Connected to 7 interstate pipelines
 - Supported by ~3,000 NIPSCO employees
 - All working to ensure the safe, reliable delivery of natural gas to homes and businesses

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YOUR **DOLLAR** AT WORK

HOW NIPSCO
FUELS OUR COMMUNITY



30¢ NATURAL GAS SUPPLY

Goes directly to purchasing the natural gas you use. NIPSCO doesn't profit from this cost. What we pay is what you pay. No markup. No extra fees.



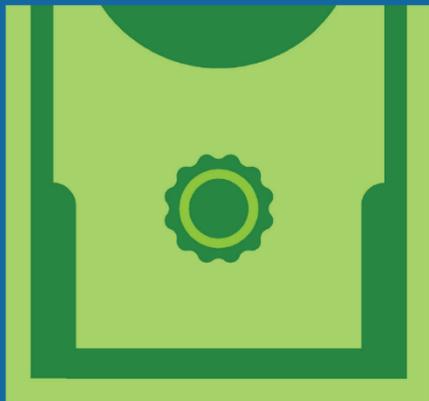
7¢ TAXES

Goes to support public services in our community like schools, roads and emergency services.



25¢ DAY-TO-DAY OPERATIONS

Covers the cost of safely maintaining pipelines, responding to service calls and keeping your gas flowing safely and reliably.



38¢ INFRASTRUCTURE IMPROVEMENTS & FINANCING

Investments in system upgrades to improve safety, reliability and long-term service, along with the cost of financing those improvements.

This graphic reflects average residential customer costs as of Aug. 1, 2025.



NIPSCO.com/ConnectingYou

Explore programs, services, billing support and tools to customize your preferences on our website, which has everything you need to make the most of your NIPSCO experience. To access, scan the QR code.

YOUR BILL DEBUNKING MYTHS

CUSTOMERS ARE NOT PAYING FOR DATA CENTERS

Data centers aren't raising bills. Data centers pay for 100% of the infrastructure needed to supply their energy needs. Winter bill changes are driven by weather-related usage, not data-center activity.

NIPSCO RATE INCREASES MUST BE REVIEWED AND APPROVED

The delivery charge rate does change occasionally. NIPSCO had a Gas Rate change approved in 2024 and an Electric Rate change approved in 2025. NIPSCO can only change delivery rates through a formal, transparent regulatory process with approval from the Indiana Utility Regulatory Commission (IURC). Bills increase in the winter primarily because homes use more natural gas.

AMI UPGRADES ARE NOT CAUSING HIGHER WINTER BILLS

The Automated Metering Infrastructure (AMI) communication module being upgraded does not affect meter accuracy. Recent bill increases are tied to colder weather, which makes furnaces run longer even when customer habits haven't changed.

DELIVERY CHARGES ARE NOT "JUNK FEES"

They fund the year-round maintenance, inspections, safety work, and emergency response needed to deliver gas safely and reliably — especially during severe winter weather. They do not pay for the gas itself.

WHAT NIPSCO CONTROLS AND WHAT WE DON'T

NATURAL GAS PRICES ARE SET BY THE MARKET

NIPSCO does not mark up the cost of gas.

DELIVERY RATES ARE REGULATED

Any change must be approved through a formal regulatory process that requires evidence and proof that rates are fair and reasonable.

DELIVERY CHARGES SUPPORT OUR SYSTEM

They fund maintenance, inspections, safety work and the operation of 18,000+ miles of pipeline serving 1.4 million customers across northern Indiana.

WHAT WE CAN CONTROL

How we communicate, how we support you and how we help you manage your bill. That's why we offer payment plans, the Budget Plan, and energy-assistance programs — and why we're increasing outreach now.

We can't change winter, but we can show up, explain the facts and help you explore your options.

HIGHER USAGE = HIGHER BILLS

Gas rates haven't doubled—but for many, use has. Colder winters mean your furnace runs more often, which increases your overall usage and can lead to higher bills.

December 2025 weather was
22.7% COLDER
than December 2024

December 2025 usage was
16% HIGHER
than December 2024

December 2025 weather was
107.8% COLDER
than November 2025

December 2025 median usage was
153% HIGHER
than November 2025



[NIPSCO.COM/CONNECTINGYOU](https://www.nipSCO.com/connectingyou)

CONNECTING YOU + ENERGY



+ ENERGY

YOUR BILL WHAT YOU CAN DO

We understand your bill may be higher, and we're here to help you manage it with tools, resources and support.

UNDERSTANDING YOUR BILL

Your bill includes tools to help you track and manage your energy use. Through your online account portal on [NIPSCO.com](https://www.nipSCO.com), you can access information like monthly usage comparisons, year-to-date graphs with temperature trends and downloadable usage history so you can see how much natural gas and electricity you're using and why.

[NIPSCO.COM/Bill](https://www.nipSCO.com/Bill)

GET HELP PAYING YOUR BILL

We know there are times when it may be difficult for you to pay your bill. We offer options to help you get back on track.

- **Payment Plans**
We offer payment arrangements to help you if you are having trouble paying your bill. Learn more at [NIPSCO.com/PaymentPlans](https://www.nipSCO.com/PaymentPlans).
- **Income-eligible assistance programs**
You may qualify for federal, state or local income-eligible payment assistance programs to help you pay your bill. Learn more at [NIPSCO.com/Assistance](https://www.nipSCO.com/Assistance).
 - **Low-Income Home Energy Assistance Program (LIHEAP/EAP):** Available to households that are at or below 60 percent of the State Median Income (SMI).
 - **Customer Assistance for Residential Energy (CARE) Discount Program:** Designed to provide further bill reductions to LIHEAP-approved customers.
 - **NIPSCO Hardship Program:** Funds for natural gas customers who fall between 151-250 percent of the Federal Income Level.
 - **SERV Program:** Supports income-qualified active military members and honorably discharged veterans with past-due residential gas accounts.
 - **SILVER Program:** Assists income-qualified senior customers aged 60 and older with past-due residential gas accounts.

- **Budget Plan**

Budget Plan allows you to pay about the same amount each month. Your amount is calculated based on usage, weather and projected costs. Learn more at [NIPSCO.com/BudgetPlan](https://www.nipSCO.com/BudgetPlan).

- **DependABill**

With DependABill® you'll pay the same fixed amount every month – no matter the weather or natural gas price changes. Learn more at [NIPSCO.com/DependABill](https://www.nipSCO.com/DependABill).

GET HELP MANAGING YOUR BILL

- **Energy Efficiency**

Save energy and reduce your electric and natural gas bills with our savings tips and energy efficiency offerings. We have many ways to help you save big in your home. Learn more at [NIPSCO.com/Save](https://www.nipSCO.com/Save).

- **No-Cost Home Energy Assessment**

When you schedule a no-cost Home Energy Assessment, you're on your way to improving the comfort of your home and lowering your energy bills. A trained energy advisor will take you step-by-step through the assessment to identify long-term, cost-effective energy-saving opportunities in your home. Learn more at [NIPSCO.com/Save](https://www.nipSCO.com/Save).

Still not sure where to start? For more information on any of our programs or services, call us at 1-800-4-NIPSCO.



[NIPSCO.COM/CONNECTINGYOU](https://www.nipSCO.com/CONNECTINGYOU)

OVERVIEW OF NIPSCO NATURAL GAS BILLS

NIPSCO is a regulated utility, meaning it does not set its own prices. Instead, all NIPSCO rates must be filed with and approved by the IURC following lengthy review. This review includes external groups who are involved to protect customers. **Customers do not pay for data center projects. Those costs are kept separate and charged directly to data centers.**

Below is a simple explanation of what you see on your gas bill and the components that make it up.

Detail Charges	
Charges for Residential Gas Service - Rate 311	
1 Gas Supply Charges	
Gas Commodity Charge	\$31.29
Interstate Transportation and Storage Charges	\$5.57
Total	+\$36.86
2 Delivery Charges	
Delivery Charges	\$63.09
Total	+\$7.00
Indiana Sales Tax	
Total Charges for Gas Service This Period	\$106.95

All Gas Supply Charges should be considered when comparing gas pricing alternatives.

- Gas Commodity Charges: Dec 2025 \$0.3558 per therm; Jan 2026 \$0.3654 per therm
- Interstate Pipeline Transportation and Contract Storage Charges: Dec 2025 \$0.0685 per therm; Jan 2026 \$0.0586 per therm

1

GAS SUPPLY CHARGES

This is the cost of natural gas in your home and transported to Indiana before it reaches NIPSCO. NIPSCO does not profit from these charges. What we pay is what you pay. No markup. No extra fees.

- **Gas Commodity Charge:** This is the cost of the natural gas itself. Natural gas prices change based on the market price.
- **Interstate Transportation and Storage Charges:** Pays for moving natural gas through large pipelines to NIPSCO. It also pays for storing natural gas to be used when needed.

2

DELIVERY CHARGES

Delivery charges cover the cost to safely and reliably deliver natural gas from the pipeline to your home.

Delivery Charges include the following:

- **Customer Charge and Distribution Charge:** These charges cover the cost of our infrastructure, which includes more than 18,000 miles of pipeline and seven interstate supply connections that safely and reliably deliver energy to your home. The charges also include the services we deliver, including 24/7 emergency response, customer safety services, system inspections, maintenance, repairs and leak surveys. These expenses and investments are necessary to ensure our natural gas system remains safe and reliable.
Customer Charge: This is a flat monthly charge that does not change with gas usage. This is the only fixed component of your bill.

Distribution Charge: This fee changes with the amount of natural gas you use each month. It pays for moving natural gas through local pipes to your home.

- **Demand Variance and Commodity Variance:** We estimate natural gas use and natural gas prices ahead of time. There are times when the actual price and usage are different. These charges adjust for differences and can go up or down.
- **Energy Efficiency Surcharge:** Pays for programs that help customers use less natural gas and save energy.
- **Bad Debt Tracker:** This charge captures the cost of unpaid customer bills.
- **Universal Service Rider:** This charge builds a bank to help our low-income families and provides assistance to low-income families during hard times.

- **System Upgrades (Transmission, Distribution, Storage and Gas Federally Mandated Costs):** Charges paid for replacing old pipes, fixing equipment, and meeting federally mandated safety rules. These help protect against leaks and natural gas outages.
- **Refund:** Used to pass back any refunds NIPSCO has received and can pass back to our customers. This could include transportation costs NIPSCO pays on behalf of the customer.
- **Weather Normalization Adjustment:** Because natural gas use depends heavily on how warm or cold the weather is, we make an adjustment to compare this season's weather to an average year. This helps ensure bills reflect what you would typically use in normal weather, no more and no less, so your charges stay consistent with weather conditions.

FINAL THOUGHTS

Your bill includes:

- The natural gas you use.
- The cost to deliver natural gas safely and reliably.
- Programs that support safety and customers.



[NIPSCO.COM/BILL](https://www.nipSCO.com/BILL)

OVERVIEW OF NIPSCO ELECTRIC BILLS

NIPSCO is a regulated utility, meaning all of NIPSCO's rates are filed with and approved by the Indiana Utility Regulatory Commission (IURC). NIPSCO does not set prices on its own. The IURC's review includes external groups that are involved in protecting customers.

Customers do not pay for new data center projects. Those costs are kept separate. Data centers pay for 100% of the infrastructure needed to supply their energy needs.

The explanation below describes what you see on your electric bill and the components that make it up.

Detail Charges	
Charges for Residential Electric Service - Rate 611	\$14.00
Customer Charge	\$399.17
Energy Use Charges	\$28.92
Indiana Sales Tax	
Total Charges for Electric Service This Period	\$442.09

1

CUSTOMER CHARGE

A set monthly amount that partially pays for meter reading, billing, customer service and taking care of equipment. It does not change based on electricity usage. This is the only fixed part of your bill.

2

ENERGY USE CHARGES

These charges change based on how much electricity, or kilowatt hours (kwh), you use to power your home.

- **Block Commodity Charge**

Helps pay for generating and delivering electricity, including maintaining poles and substations.

- **Fuel Cost**

Pays for fuel, such as coal or natural gas, that is used to generate electricity. Renewable sites do not need fuel and help reduce costs to customers.

- **Resource Adequacy Adjustment (RA)**

Helps ensure NIPSCO has sufficient generation resources to serve all customers' maximum usage, especially during extreme weather.

- **Regional Transmission Organization (RTO)**

Pays for NIPSCO's participation in the Midcontinent Independent System Operator (MISO), which moves electricity across many states. You can think of MISO as the "air traffic controller" for the energy grid

that covers NIPSCO's service area and spreads across multiple states.

- **Demand Side Management (DSM)**

Supports programs that help customers save energy.

- **Transmission, Distribution, Storage**

Pays for replacing old poles, wires and equipment to prevent outages and speed up storm restoration – enhancing reliability and safety.

- **Environmental Cost Tracker**

Pays for chemicals needed to safely run coal-powered plants.

- **Generation Cost Tracker**

Helps fund new energy sources, such as natural gas and wind farms.

FINAL THOUGHTS

Your bill includes:

- The electricity you use.
- The cost to deliver electricity safely and reliably.
- Programs that support safety and customers.



NIPSCO.COM/BILL

Offering you **ENERGY SAVING SOLUTIONS**

LEARN MORE. SAVE MORE.

Discover programs designed to help you save energy, lower costs and increase your home's comfort.



Home Energy Assessment

Discover simple, cost-effective ways to make your home more comfortable and energy-efficient. You may even qualify for no-cost upgrades.

[NIPSCO.com/HEA](https://www.nipSCO.com/HEA)



Appliance Recycling

Have an old, working fridge or freezer driving up your electric energy usage? We'll pick it up for free, give you cash back and help you save energy. [NIPSCO.com/Fridge](https://www.nipSCO.com/Fridge)



HomeLife Calculator

Complete an online questionnaire to get personalized energy-saving tips and possibly qualify for a no-cost energy savings kit. [NIPSCO.com/HLC](https://www.nipSCO.com/HLC)



Retail Products¹

When replacing necessities like light bulbs or home appliances, save on energy-efficient options with instant discounts. [NIPSCO.com/Retail](https://www.nipSCO.com/Retail)



Online Marketplace¹

Eligible customers get instant discounts on energy-efficient essential products delivered straight to your home. [NIPSCO.com/ShopHome](https://www.nipSCO.com/ShopHome)



Home Rebates¹

Replacing an appliance? NIPSCO rebates make efficient options more affordable while helping you save energy. [NIPSCO.com/Rebates](https://www.nipSCO.com/Rebates)

Questions? Contact TRC² at 1-800-721-7385 or NIPSCO.SaveEnergy@TRCcompanies.com

¹ Equipment purchased through NIPSCO's Online Marketplace, Retail Products or Midstream Channel are not eligible for an Energy Efficiency Rebate.

² NIPSCO's energy efficiency programs are administered by TRC, a third-party implementation specialist that helps homes and businesses save energy.

WHY YOUR NIPSCO BILL LOOKS DIFFERENT THIS WINTER

- Recent extreme cold means much higher natural gas usage, even when habits don't change.
- Higher usage increases both the gas supply and delivery portions of the bill.
- NIPSCO does not mark up the cost of natural gas.
- Delivery charges fund safety, maintenance, inspections and 24/7 emergency response — not just "delivering" the gas itself.

HOW YOUR BILL WORKS

GAS SUPPLY CHARGE

- Cost of the gas you use
- Set by the market, not marked up

DELIVERY CHARGE

- Cost to build, maintain and safely deliver gas through 18,000+ miles of pipeline
- Goes up when usage goes up in cold weather

NEED HELP WITH YOUR BILL?

- Payment plans
- Budget Plan ,
- LIHEAP (EAP) CARE, Hardship, SERV, SILVER
- Local and state assistance

MYTH VS FACT

No: Rates do not change overnight. They are determined by a comprehensive, regulatory process.

No: Delivery charges aren't "junk fees" — they fund system investment and safety.

Yes: Natural gas bills typically rise in winter due to higher usage and are lower during the warmer months.

No: Data centers aren't raising bills; data centers pay for 100% of the infrastructure needed to supply their energy needs.



For more information, visit
[NIPSCO.com/ConnectingYou](https://www.nipSCO.com/ConnectingYou)

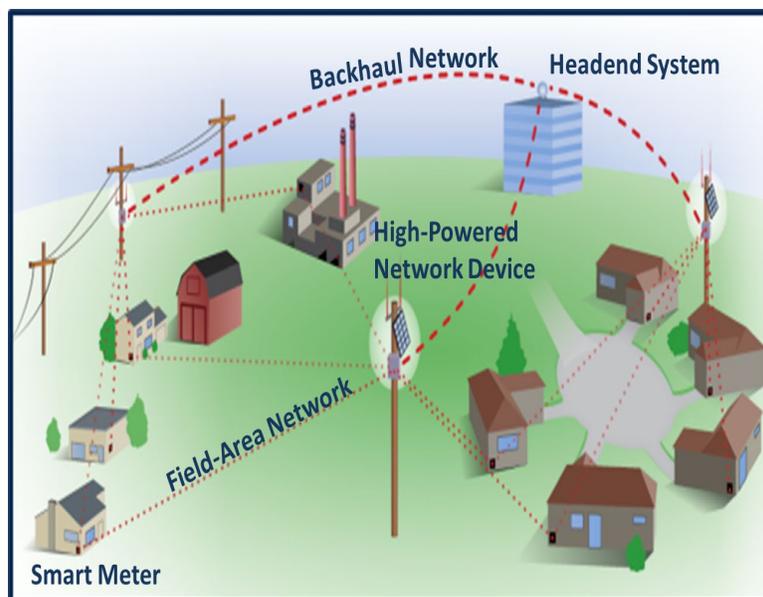


WHAT IS AMI

- Deployment of approximately 490,000 electric AMI meters
- Supporting communications network
- Integrations to the NIPSCO Customer Information System (CIS) and Network Management System (NMS)

WHEN IS AMI BEING DEPLOYED

- The Electric AMI Program began in 2023 which will complete in 2026
- Communications via mail, sent 30 days prior to deployment in your area.

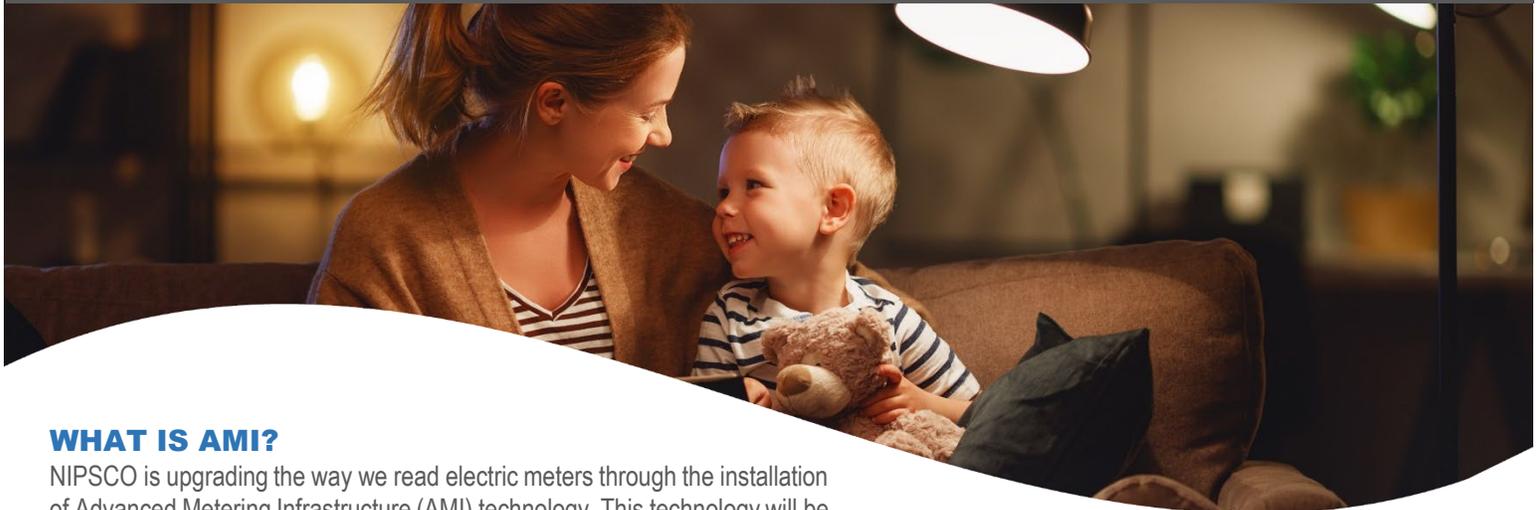


FUNCTIONALITY OF ELECTRIC AMI

- Two-way communications enabling remote meter reading.
- Operational efficiencies – improved outage identification and restoration, remote connects and disconnects, theft detection
- Advanced customer experience – improved and more detailed usage data, convenience of move in/out, faster outage restoration and communications

BENEFITS OF AMI





WHAT IS AMI?

NIPSCO is upgrading the way we read electric meters through the installation of Advanced Metering Infrastructure (AMI) technology. This technology will be installed in phases to electric residential and business customers over the next three years.

Nearly **65 percent of utilities across the United States have adopted AMI** due to its many benefits. AMI is designed to improve safety, promote reliability and enable system modernization. It will allow us to continuously implement new technologies and programs that align with our mission to deliver safe, reliable energy that drives value to our customers and improves the customer experience.

After all AMI meters have been installed, we will be able to provide improved responses for outages and emergencies, lay the foundation for greater energy efficiency offerings, cost savings, and more granular billing information.

WHAT TO EXPECT DURING INSTALLATION

Customers receiving a new meter will be notified via a letter 30 days in advance of their meter installation.

Meter installations will be completed by NIPSCO subcontractor Quanta Utility Engineering Services (QUES). QUES technicians completing the work will carry photo identification, wear uniforms and drive marked vehicles. The installation process will be done at no charge and will typically take less than 15 minutes. Customers may notice a brief service interruption during the work. In most cases, the technician will not need to enter customer homes or businesses. However, the technician will request access if the meter is located inside or behind a locked gate.

If a customer is not at home during the visit, the technician will leave a door hanger indicating that the new meter was installed or informing the customer how to schedule an installation appointment if QUES was unable to access the meter.



GET THE LATEST UPDATES
ON NIPSCO'S ELECTRIC
METER TECHNOLOGY

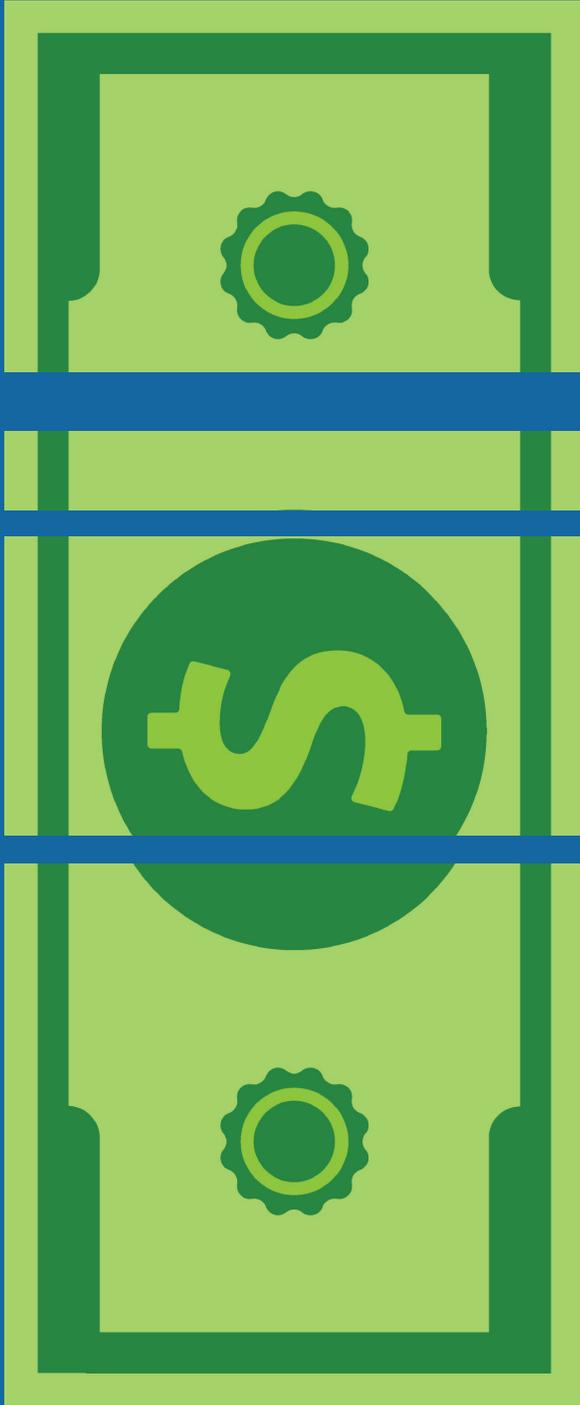
Visit NIPSCO.com/AMI or scan the QR code below.



NIPSCO.com/AMI

YOUR DOLLAR AT WORK

HOW NIPSCO FUELS OUR COMMUNITY



30¢ NATURAL GAS SUPPLY

Goes directly to purchasing the natural gas you use. NIPSCO doesn't profit from this cost. What we pay is what you pay. No markup. No extra fees.

7¢ TAXES

Goes to support public services in our community like schools, roads and emergency services.

25¢ DAY-TO-DAY OPERATIONS

Covers the cost of safely maintaining pipelines, responding to service calls and keeping your gas flowing safely and reliably.

38¢ INFRASTRUCTURE IMPROVEMENTS & FINANCING

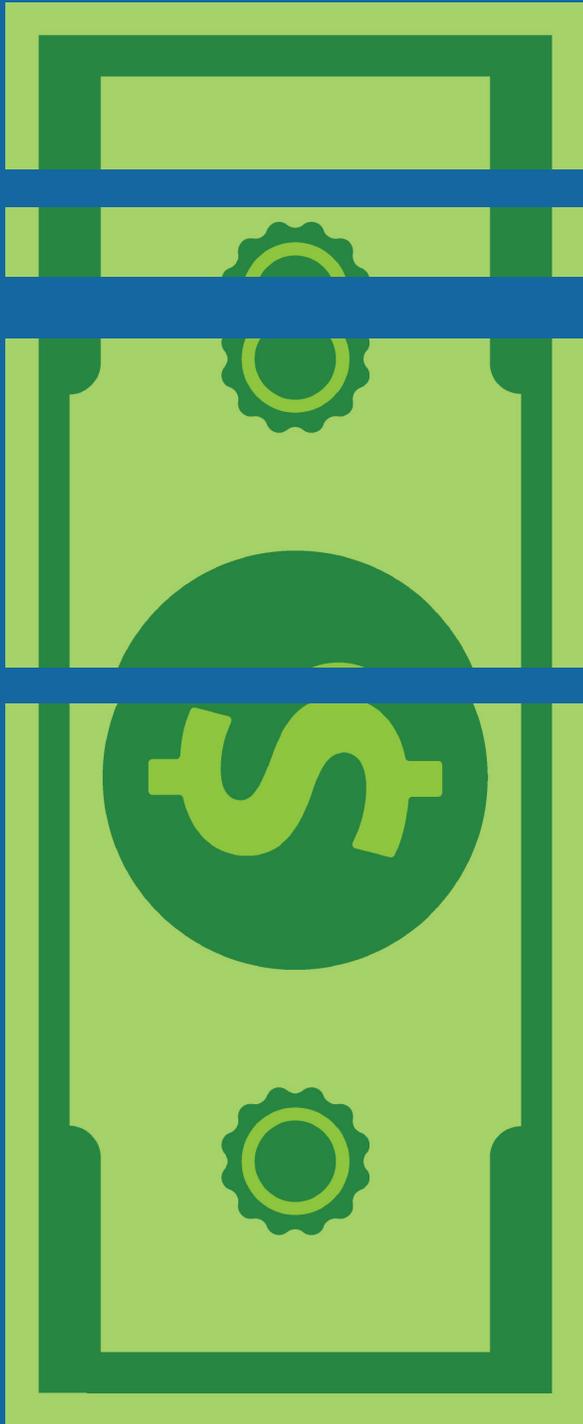
Investments in system upgrades to improve safety, reliability and long-term service, along with the cost of financing those improvements.

This graphic reflects average residential customer costs as of Aug. 1, 2025.

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A NiSource Company

YOUR **DOLLAR** AT WORK

HOW NIPSCO FUELS OUR COMMUNITY



15¢ FUEL COSTS

Goes directly to cost of fuel and purchase power to generate the energy you use. NIPSCO doesn't profit from this cost. What we pay is what you pay. No markup. No extra fees.

7¢ TAXES

Goes to support public services in our community like schools, roads and emergency services.

26¢ DAY-TO-DAY OPERATIONS

Covers the cost of safely maintaining poles and wires, responding to service calls and keeping your electricity flowing safely and reliably.

53¢ INFRASTRUCTURE IMPROVEMENTS & FINANCING

Goes to investments in system upgrades to improve safety, reliability, long-term service and our transition to a more balanced generating portfolio, which includes zero fuel cost, renewable energy resources. Plus, the associated financing costs.

This graphic reflects average residential customer costs as of Aug. 1, 2025.

GET BACK ON TRACK PAYMENT PLANS ARE AVAILABLE

We know there are times when it may be difficult for you to pay your bill. We offer a variety of payment plans to help you get back on track. Check out your options below to learn more.

3-Month



Three Month Standard

The Three Month Standard Credit Agreement allows you to pay your past due balance over three months. Each month you will pay a portion of your past due balance, plus your current charges due each month. To get started on the program, you'll need to make an initial down payment. Call [1-800-464-7726](tel:1-800-464-7726) to learn more about this plan and determine your eligibility and options.

6-Month



Six Month Standard

The Six Month Standard Credit Agreement allows you to pay your past due balance over six months. Each month you will pay a portion of your past due balance, plus your current charges due each month. To get started on the program, you'll need to make an initial down payment. **ENROLL ONLINE WITHOUT HAVING TO TALK TO ANYONE!**

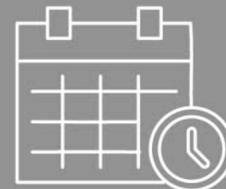
12-Month



Twelve Month Standard

The 12 Month Standard Credit Agreement allows you to pay your past due balance over 12 months. Each month you will pay a portion of your past due balance, plus your current charges due each month. To get started on the program, you'll need to make an initial down payment. **ENROLL ONLINE WITHOUT HAVING TO TALK TO ANYONE!**

Additional Information



Commercial Programs are also available.

Need help finding another plan?

There may be other personalized options available. Contact our customer care team at 1-800-464-7726 to learn more.

For more information, visit
NIPSCO.com/PaymentPlans

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CONNECTING YOU + HELP WHEN IT MATTERS MOST

NIPSCO

Please note: Energy Assistance must be applied for annually. If you applied last program year, whether you received assistance or not, you must reapply this year.

HELP When you need it most

We understand that working families and those most in need are seeking financial relief for their utility bills. Support is available through a variety of programs. Qualifying for assistance may be easier than you think, apply today!

ENERGY ASSISTANCE PROGRAM (EAP)

You may be eligible to receive state and federal assistance to help pay your NIPSCO bill from the Energy Assistance Program (EAP).

**THE APPLICATION PERIOD BEGINS OCTOBER 1, 2025
AND ENDS ON APRIL 20, 2026**

Do You Qualify

Income eligibility will be based on 60 percent of State Median Income.

Where To Apply

EAP is managed through participating local agencies in each county under the Indiana Housing and Community Development Authority (IHCD). Online applications are being accepted at ihcda.rhsconnect.com.

NIPSCO CARE

Once you're approved for EAP, you are automatically enrolled in the NIPSCO CARE program. With these **additional discounts** on your energy bill, you could save between 15 and 32 percent, depending on your income. You will receive notification from NIPSCO.

EAP ELIGIBILITY CALCULATOR

2026 Annual Household

Income Guidelines | 60% of State Median Income

HOUSEHOLD SIZE	12-MONTH INCOME
1	\$33,556
2	\$43,882
3	\$54,207
4	\$64,533
5	\$74,857
6	\$85,183
7	\$87,119
8	\$89,055

NOT ELIGIBLE?

Even if you aren't eligible for these energy assistance programs, you may be eligible for one of our flexible payment plans.

Full details are available online:
NIPSCO.com/PaymentPlans



**FOR ALL THE CURRENT PROGRAMS AND INFORMATION
AVAILABLE, VISIT NIPSCO.com/Assistance
CALL 1-800-464-7726**



NIPSCO
A NiSource Company

CONNECTING YOU + HELP WHEN IT MATTERS MOST

NIPSCO

Please note: Energy Assistance must be applied for annually. If you applied last program year, whether you received assistance or not, you must reapply this year.

A LITTLE HELP Goes a Long Way

Not eligible for energy assistance? Our payment plans are designed to give you choices and help ease any financial stress you may be experiencing. Contact us if you are currently behind on your bill or as soon as you realize you need help and we'll quickly get you set up on the best plan for you.

PAYMENT PLANS

Allows you to pay your past due balance over three months. Each month you will pay a portion of your past due balance, plus your current charges due each month. To get started on the program, you'll need to make an initial down payment. Enroll in this program **ONLINE** at [NIPSCO.com/PaymentPlans](https://www.nipSCO.com/PaymentPlans).

NEED HELP FINDING ANOTHER PLAN

There may be other personalized options available. Contact our customer care team at **1-800-464-7726** to learn more.

ALTERNATIVE PAYMENT OPTIONS

Just need an alternate way to pay right now? There are many options.

ONLINE or **BY PHONE** using our payment processing vendor Paymentus. Paymentus will charge a convenience fee of \$2.00 per transaction.

Contact Paymentus online at [NIPSCO.com/PaymentOptions](https://www.nipSCO.com/PaymentOptions) or by phone at **1-855-763-6277**, 7 days a week, 24 hours a day

Search for **IN PERSON PAYMENT LOCATIONS** at [NIPSCO.com/PaymentOptions](https://www.nipSCO.com/PaymentOptions).

TAKE CONTROL of Your Energy Bill

Options are available to **take control** of your energy bill, including:

- Energy Assistance
- Payment Plans
- Ways to Save
- Monitoring and Managing Usage

WE'RE HERE FOR YOU to help you every step of the way... from getting back on track, to ensuring you are prepared with options that best suit your energy needs moving forward!

MANAGING YOUR USAGE = MANAGING YOUR BILL

- **Monitor Your Usage** - Sign in to your account to view and compare previous usage, weather and bills. Multiple types of historical data on your account are available to review and compare. Don't have an online account? Register today at [NIPSCO.com](https://www.nipSCO.com).
- **Find Energy Saving Tips** - Find valuable information about ways to save on your energy usage, easy conservation tips and much more.

MANAGE YOUR BILLING AND PAYMENTS

- Budget Plan
- Billing and Payment Alerts
- Payment Options

UNDERSTAND YOUR BILL

Get a better understanding of features and charges on your bill by visiting our website and clicking on Bills and Payments and Understanding Your Bill.

FOR ALL THE CURRENT PROGRAMS AND INFORMATION AVAILABLE, VISIT [NIPSCO.com/Assistance](https://www.nipSCO.com/Assistance) CALL 1-800-464-7726



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The NIPSCO logo is written in a white, cursive script font on a teal, curved background element.

Please note: Energy Assistance must be applied for annually. If you applied last program year, whether you received assistance or not, you must reapply this year.

ADDITIONAL Assistance Programs STARTING OCTOBER 1, 2025

HARDSHIP PROGRAM

If you are a natural gas customer and need help to pay your past due energy bills and fall between 151-250 percent of the federal income guideline, NIPSCO may provide energy assistance funds. A family of 4 earning just over \$80,000 a year could qualify. Hardship funds are available through many of the same local Community Action Agencies where EAP funds are distributed. Funds are available starting October 1st. To find a Hardship Agency, visit [NIPSCO.com/IncomeEligible](https://www.nipSCO.com/IncomeEligible).

If you have applied for EAP but need additional assistance, NIPSCO has two additional programs you may qualify for.

SERV Supply Energy Resources to Veterans

Are you a Veteran or active-duty military person need help to pay your past due energy bills? **Thank you for your service.** NIPSCO has a **special energy assistance program for Veterans and active-duty military personnel.** Find out if you qualify today.

TO QUALIFY YOU MUST MEET THE FOLLOWING CRITERIA:

1. Be a Veteran or active-duty military
2. Be a NIPSCO natural gas customer
3. Have a NIPSCO natural gas account in your name
4. Have a NIPSCO natural gas account that is past due
5. Fall at or below 250% of the federal poverty level

SERV funds are available and limited. To learn more, visit [NIPSCO.com/Veteran](https://www.nipSCO.com/Veteran).

SILVER Seniors in Indiana Low-income and Vulnerable Energy Resource

Are you a senior citizen need help to pay your past due energy bills? NIPSCO has a **special energy assistance program for seniors.** Find out if you qualify today.

TO QUALIFY YOU MUST MEET THE FOLLOWING CRITERIA:

1. Be 60 years of age or older
2. Be a NIPSCO natural gas customer
3. Have a NIPSCO natural gas account in your name
4. Have a NIPSCO natural gas account that is past due
5. Fall at or below 250% of the federal poverty level

SILVER funds are available and limited. To learn more, visit [NIPSCO.com/Senior](https://www.nipSCO.com/Senior).

Finding and applying for energy assistance can be confusing and even overwhelming. We're here for you.

FOR ALL THE CURRENT PROGRAMS AND INFORMATION
AVAILABLE, VISIT [NIPSCO.com/Assistance](https://www.nipSCO.com/Assistance)
CALL 1-800-464-7726



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