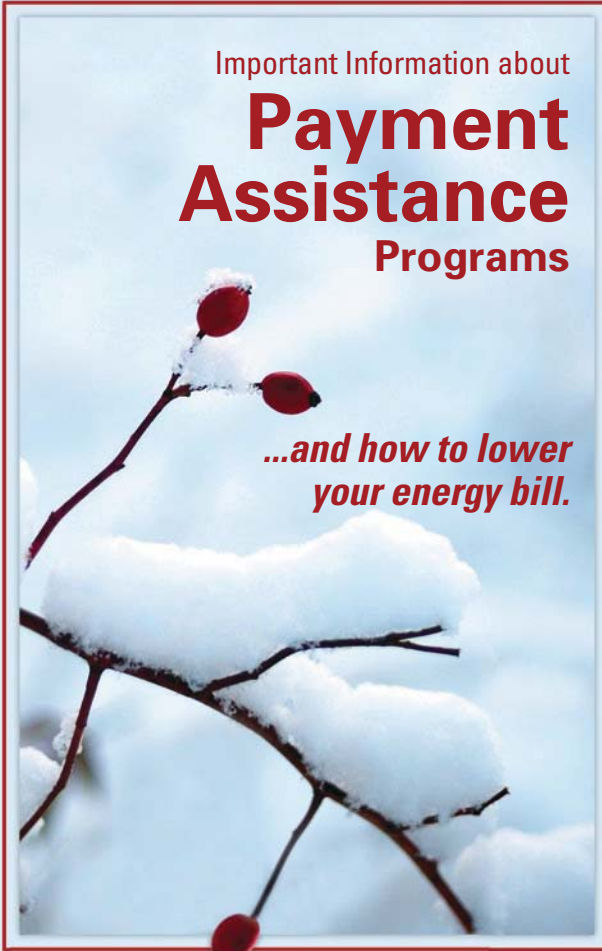


Important Information about
**Payment
Assistance**
Programs

*...and how to lower
your energy bill.*



DTE Energy[®]



These programs are offered to customers of Detroit Edison and MichCon.
Both are DTE Energy companies

Having trouble managing your bills?

DTE Energy, along with government and private agencies, offers programs that help keep you warm in the winter.

Important: Contact DTE Energy before your energy service is subject to shut off. If you are eligible for financial assistance, contact a social service agency prior to entering into a payment agreement because many agencies will not provide assistance if shut off is avoided. Notify us of your efforts to obtain payment assistance.

CASE MANAGEMENT

DTE Energy has a team of specialists available to help low-income customers reduce their unpaid balances by providing a personal payment plan, agency referrals and follow-up. To enroll, call **800.545.8046**. You must meet the following requirements:

- An unpaid balance greater than \$750
- No illegal usage
- Household income at or below 200 percent of federal income eligibility guidelines

SHUT OFF PROTECTION PLAN (SPP)

This plan is available to all residential customers regardless of income, and provides year-round protection from shut off. Enrollment requirements are:

- Monthly budget plan that spreads out your future bills in 12 equal monthly payments, plus equal monthly payments on your remaining balance
- Please contact Customer Service at **800.477.4747** for further details

CREDIT COUNSELING

DTE Energy works with GreenPath, a non-profit consumer credit counseling service, which helps you develop a budget to manage your money. For more information, call **888.235.1003**.

WINTER PROTECTION PLAN (WPP)

The plan protects seniors and low-income customers from service shut off due to non-payment between Nov. 1 and March 31. During this period, customers must pay a budget amount that consists of a portion of their estimated annual bill plus regular payments on any past-due bills. After March 31, the required bill payment will increase to cover the winter bills and must be paid in full before the next heating season. For more information call, **800.477.4747**.

To enroll, call DTE Energy between Nov. 1 and March 31. You must meet at least one of the following requirements:

- Age 62 or older
- Receive Department of Human Services cash assistance
- Receive food stamps
- Receive Medicaid
- Household income at or below 150 percent of the federal income eligibility guidelines listed on the chart below.

HOME HEATING CREDIT (HHC) E-FILING

Eligible customers may receive funds from the State of Michigan Treasury Department to apply toward their heating bills. To qualify, you must meet the Home Heating Credit income guidelines. If you need help filing, call us at **866.200.2386** between Jan. 15 and Sept. 20, 2009. Please have your household income, birthdates and Social Security numbers for yourself and your dependents available before calling.

Number of Household Members	Federal Household Income Guidelines* Maximum Income	Household Income Guidelines** Maximum Income	Home Heating Credit Maximum Income
1	\$15,600	\$20,800	\$11,440
2	\$21,000	\$28,000	\$15,400
3	\$26,400	\$35,200	\$19,360
4	\$31,800	\$42,400	\$23,320
5	\$37,200	\$49,600	\$27,280
6	\$42,600***	\$56,800****	\$31,240*****

* Based on 150 percent of poverty level set by U.S. Dept. of Health & Human Services.

** Based on 200 percent of poverty level set by U.S. Dept. of Health & Human Services.

*** Add \$5,400 for each additional household member.

**** Add \$7,200 for each additional household member.

***** Add \$3,960 for each additional household member.



THE HEAT AND WARMTH FUND (THAW)

Customers who meet the household income guidelines, are in shut-off status, and have exhausted all federal- and state-funded programs, may be eligible for assistance. The program begins Oct. 15, 2008, for customers who receive a shut-off notice. For assistance, contact one of the following THAW fund administrators:

United Way..... **211**
- Cell phone users call..... **800.552.1183**
The Heat and Warmth Fund (THAW).. **800.866.THAW (8429)**

STATE EMERGENCY RELIEF PROGRAM (SER)

This program is available year-round to assist low-income households that have a shut-off notice. For more information, contact the nearest Department of Human Services (DHS) office or call the Home Heating Hotline, **800.292.5650**. You do not have to be a DHS client to apply. Credit counseling service by GreenPath is also available.

EARNED INCOME CREDIT

This credit is available based on income level and number of qualifying child dependents. To apply for the credit, you must file a federal income tax return with Schedule EIC. You can receive part of the credit in your paycheck by completing a W5 form with your employer for Advanced EIC or apply for the credit at tax time. Please contact the Internal Revenue Service (IRS) to apply.

MEDICAL EMERGENCIES

Shut off of an account due to non-payment may be postponed up to 21 days due to a medical emergency. Written proof from a doctor or notice from a public health or social services agency stating that service shut off will aggravate an existing medical emergency must be provided. For more information, call **800.477.4747**.

SHUT-OFF PROTECTION: ACTIVE DUTY IN THE MILITARY

If you or your spouse is called to full-time active military service during a time of declared national or state emergency or war, you may apply for shut-off protection for up to 90 days. You may request an extension of this protection by re-applying. You must provide verification of active duty status. You will still be required to pay for the energy service used during your participation in this program.

We will enroll you in a payment plan for all past due amounts to be paid within one year. For more information, call **800.477.4747**.

DOUBLE-NOTICE PROTECTION PLAN

Let DTE Energy send a duplicate shut-off notice to a consenting friend, relative or agency. Your designate is not responsible for paying the overdue bill; the duplicate notice simply alerts them to take some action on your behalf. This plan is helpful when an unexpected event, such as an extended vacation or a long hospital stay, may keep you from paying your bill on time. For more information, call **800.477.4747**.

LOW-INCOME WEATHERIZATION

Assistance with home weatherization may be available to those who meet the household income guidelines. Weatherization includes caulking, weather stripping and insulation. Please contact your local Community Action Agency or United Way at **211**, to apply.

AFFORDABLE RENTAL HOUSING

Customers looking for affordable rental housing may use the free Michigan Housing Locator at www.MichiganHousingLocator.com.

LINK-UP/LIFELINE

Link-Up and Lifeline make basic local telephone service more affordable for income-eligible individuals and families in Michigan. Contact your local telephone company.

ENERGY EFFICIENCY TIPS

There are things you can do this winter to save money and stay warm. Following these energy efficiency tips can help lower your energy bills.

- Have your furnace inspected annually, ideally before the heating season begins. A well-maintained heating system runs more efficiently.
- Lower your thermostat while no one is home, or while everyone is in bed. Every degree you dial down could save 1 percent to 3 percent on your heating costs.
- Install a programmable thermostat that can automatically adjust the temperature according to your schedule.
- You can reduce your home's heating and cooling costs by plugging air leaks with caulking, sealing, or weather stripping.
- Replace furnace filters regularly.
- Replacing incandescent bulbs with compact fluorescent light bulbs will get the same or better light output at a lower cost.
- Lower the temperature on your water heater to 120 degrees.
- Wash and rinse your clothes in cold water instead of hot, to save on water heating costs.
- Use MyEnergy Analyzer, a simple to use and easy to understand online energy efficiency tool available at my.dteenergy.com to get customized energy savings tips and analyze your energy bills.

For details about these programs call **800.477.4747**. Visit our Web site at my.dteenergy.com for more energy efficiency tips.

LOW INCOME HOME INTEREST LOANS

For more information or to see if you qualify, contact the Michigan State Housing Development Authority (MSHDA) at www.michigan.gov/mshda and click on the Home Improvement link, or call **517.373.8017**.