

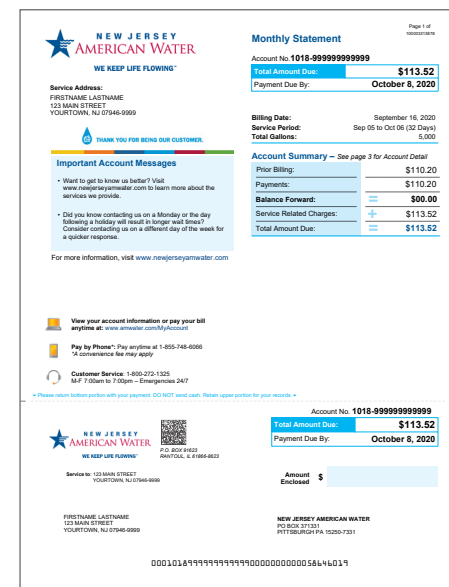


ABOUT YOUR MONTHLY BILL

Our aim is to make doing business with us as easy as possible. The same goes for our billing statement.

We want to make sure you can quickly and easily find the information you care about most on the first page. Then, if you want to dive a little deeper into the details, we include more information on the following pages.

How do we know what our customers care about most? Simple. We asked. We surveyed 1,000 American Water customers to learn what they liked, didn't like and felt was most important. This feedback helped us streamline the water bill, so it's simpler and easier to understand. Here's a quick overview of what you'll find.



1

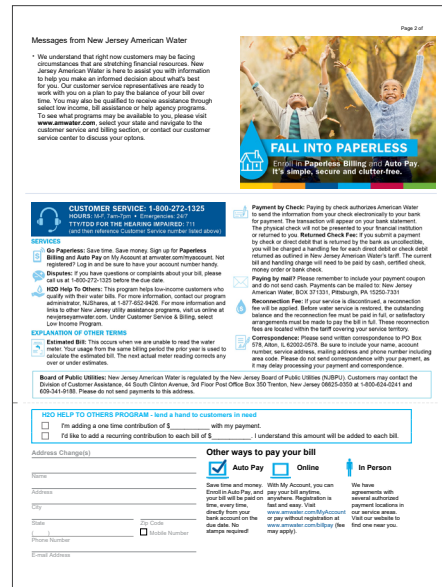
Your account number.

Easy to find amount due and due date (plus, what it would cost if it's not paid on time).

Important messages related to your account.

High-level account summary.

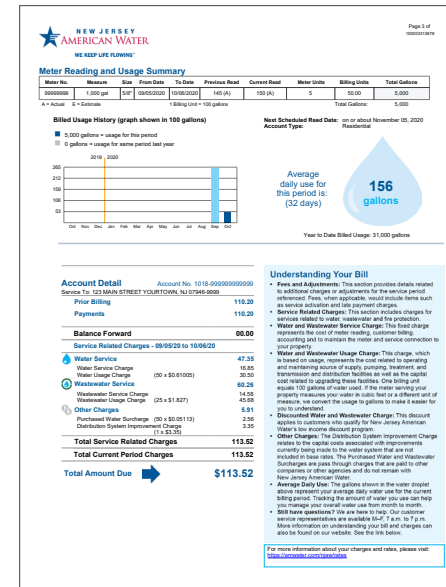
How to reach us if you have questions.



2

Important messages and educational information, from tips on how to save water and prevent frozen pipes, to information on the services we offer to make doing business with us easier.

Helpful information related to ways to pay your bill, your rates, payment arrangements, estimated bills and more.



3

Account details and a description of charges.

Meter reading information.

Water usage graph (This can be a useful tool to see how much water you use throughout the year to help identify ways to save water and money!).



WE'RE PROUD TO BE YOUR NEW WASTEWATER SERVICE PROVIDER



Cheryl D. Norton
President

Welcome to New Jersey American Water! Your water and wastewater service is in good hands.

Every day, our team of experts provide high-quality water and/or wastewater service to approximately 2.8 million people in more than 190 communities across the state.

We recognize the trust you place in us, and it's a responsibility we take seriously. Whether it be meeting or surpassing drinking water standards, effectively collecting and treating wastewater to meet clean water standards, protecting our precious water resources, or investing millions in system upgrades, we constantly push ourselves to improve. **We do this because we care about our customers as much as we care about water.**

We are excited to be your new wastewater service provider. Enclosed is helpful information about our company and the services we offer. And, if you need us, we're here to assist.

Sincerely,

Cheryl Norton

Cheryl D. Norton
President



Fix household leaks and **save up to 20 gallons of water a day** (and money, too)!



CUSTOMER SERVICE YOUR WAY



SERVICE



AT YOUR FINGERTIPS — ANYTIME, ANYWHERE

Prefer to handle your business online? **MyWater** might be your answer. Here are just a few of the things you can do anywhere, any time (even in your pajamas).

- View and pay your bill.
- Sign up for our Auto Pay and Paperless Billing programs.
- Activate or deactivate your water service for residential customers.
- Tell us how you want to receive emergency and nonurgent alerts (by phone, text and/or email).*
- Update your contact information.
- View your water use history. (See in which months you use the most water to help determine ways you can save water and money.)

Once you receive your account number with your first bill, register online at myaccount.amwater.com.

* Standard text, data and phone rates may apply.

GO PAPERLESS

Sign up for Paperless Billing. We'll notify you by email when your bill is available to view online, eliminating the need for a hard copy. It's simple, secure and clutter-free! Enroll on MyWater.



CUSTOMER ASSISTANCE PROGRAM

We offer financial assistance for low-income customers who qualify, including grants of up to \$500 a year and discounts on the monthly service fee. Learn more online. Under "Customer Service & Billing," select "Bill Paying Assistance." To see if you qualify, contact the New Jersey SHARES, our program administrator, at 1-877-652-9426 (1-877-NJAWH20) or visit www.njshares.org.

EASY PAYMENT OPTIONS

AUTO PAY

Enroll in Auto Pay, and your bill will be paid on time, every time. Each month, payments are automatically deducted from your checking or savings account on the due date. No stamps required.

ONLINE

Visit www.amwater.com/billpay. Please note that our payment partner, Paymentus, charges \$1.95 per transaction for e-check, credit card and debit card payments. Avoid the transaction fee by paying by e-check through MyWater.

BY MAIL

Mail your check to the address provided on your bill. No cash, staples or paper clips, please.

BY PHONE

24/7 at 1-855-748-6066. Please note, there is a \$1.95 transaction fee.

IN PERSON

To find an authorized payment location near you, visit us online at newjerseyamwater.com (see "Customer Service & Billing") or call.

THROUGH A THIRD PARTY

If someone handles paying your bills, like a relative or trustee, we can send a copy of your bill and any past-due or shut-off notices to that third party.



IN CASE OF AN EMERGENCY

We use a high-speed notification system to quickly alert customers via phone, text and email when water emergencies occur. Visit myaccount.amwater.com to choose how you want to be notified and update your contact information.

SAFETY



GUARD AGAINST UTILITY IMPOSTERS

Pretending to be a utility worker is a trick some criminals use to gain access to homes. All of our service personnel wear logoed clothing, drive logoed vehicles and have company-issued photo ID badges. Plus, we never collect money or credit card information from customers in the field. If you suspect an imposter is at your door, don't allow him or her in and call us to confirm it's our service person.



QUALITY



QUALITY ON TAP

We have an exceptional track record when it comes to water quality and drinking water regulatory compliance. We perform millions of tests each year for about 100 regulated contaminants. Plus, we have access to American Water's Central Laboratory. To view a copy of your community's water quality report, visit newjerseyamwater.com.

COMMUNITY



LOCAL TO THE CORE

We're active in our communities. Here are a few of our programs:

- Environmental Grant Program
- Volunteer Firefighting & Emergency Responder Grants
- Plant tours and an active speakers' bureau*
- Toughbooks for Tough Volunteers

To learn more, visit newjerseyamwater.com/community.



* Please note: Plant tours and speaking engagements have been temporarily suspended through 12/31/2020.

QUESTIONS?



If you need us, we're a phone call away.

CUSTOMER SERVICE
1-800-272-1325

Hours: Mon.-Fri., 7 a.m. to 7 p.m.

For Emergencies: We're available 24/7.

CONSUMER RIGHTS

1. You have the right to utility service if you are a qualified applicant.
2. You shall not be asked to pay unreasonably high deposits as a condition of service, nor to make unreasonable payments on past due bills.
3. You are entitled to at least one deferred payment plan in one year.
4. You have the right to have any complaint against New Jersey American Water handled promptly.
5. You have the right to call upon the New Jersey Board of Public Utilities (NJBPUI) to investigate your utility complaints and inquiries. Your service may not be terminated for non-payment of disputed charges during an NJBPUI investigation.
6. If you suspect the meter is not working properly, you have the right to have it tested free of charge, once a year, by New Jersey American Water.
7. You have the right to a written notice of termination, 10 days prior to the discontinuance of service.
8. Residential service may be shut-off, after proper notice, Monday through Thursday, 8 a.m. to 4 p.m. A utility may not shut-off residential service on Friday, Saturday, Sunday or a holiday or the day before a holiday or if you have a valid medical emergency.
9. If you live in a multi-family dwelling, you have the right to receive posted notice of any impending shut-off. This notice must be posted in a common area and/or sent individually to occupants.
10. You have the right to have a "diversion of service" investigation if you suspect that the level of consumption reflected in your utility bill is unexplainably high.