



# Spread Out Your Energy Costs With **SmartPay**

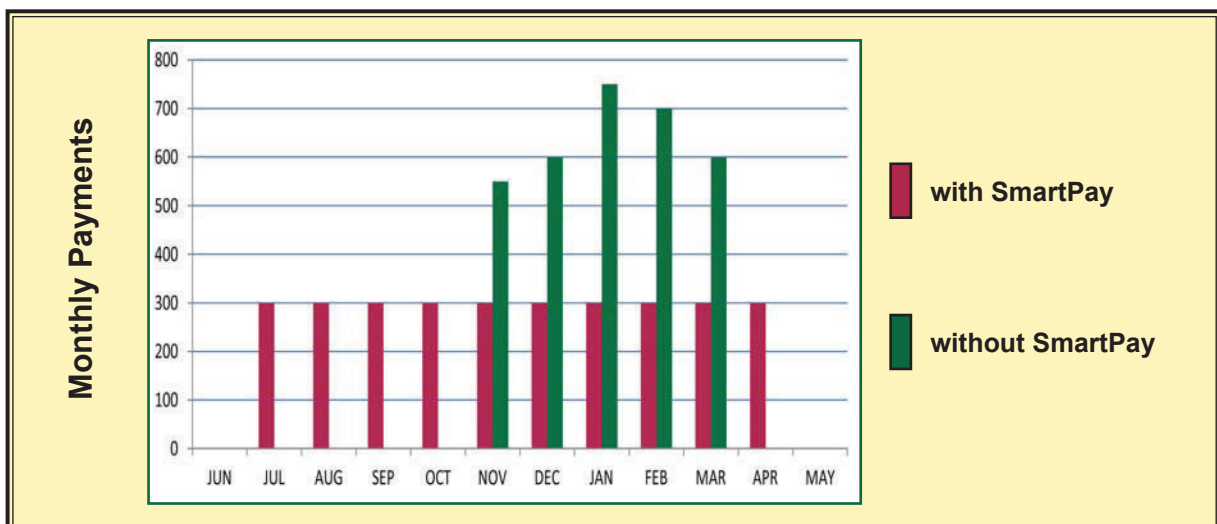
## The Smarter Way To Pay Your Heating Costs

Our **SmartPay** Plan allows you to spread your heating bills into smaller, predictable monthly payments and avoids unexpected large payments to help better manage your heating costs throughout the year. **SmartPay** eases the burden of your winter heating bills.

- **Enrollment Is FREE**
- **Easier, More Predictable Monthly Payments**
- **Prompt Payment Discount\***
- **Can Be Combined With Automatic Credit Card Payments**
- **Can Include Annual Service Plan Costs**

\* If payment is made by the 15th of each month

Sample billing cycles for a typical family using 800 gallons of heating oil annually.



Graph is for comparison purposes only. Your monthly payment may differ.