

SCHEDULE 341

**ENERGY EFFICIENCY UPGRADE
VOLUNTARY ON-BILL REPAYMENT SERVICE**

PURPOSE

This Schedule describes the general terms of the On-Bill Repayment Service that allows Customers, who have obtained energy efficiency upgrade financing offered through programs managed by the Energy Trust of Oregon, with repayment of the financed amount on the Customer's Electricity bill. This Service enables Customers access to low-cost, long-term financing provided by a third party financial institution for installed energy efficiency measures with the repayment amount included and separately stated on the participating Customer's Electricity bill as "Energy Upgrade Loan."

AVAILABLE

To Owners, who are the Customer of Record, of dwellings and/or buildings where Electricity is provided by the Company.

(C)
(C)

APPLICABLE

To Customers who have obtained an energy efficiency loan offered through programs managed by Energy Trust.

SERVICE DESCRIPTION

Energy Trust, will offer financing provided by a third party financial institution to participating Customers and will act as a program coordinator. PGE will bill repayment of the loan offered by the Energy Trust on the participating Customer's Electricity bill. PGE will then remit the collected Customer repayments received to Energy Trust or financial institution, designated by the Energy Trust, and communicated to PGE in writing.

Energy Trust through a third party with which Energy Trust contracts, is responsible to qualify Customers for the loan and repayment service and establish a contract with the Customer for repaying the loan. Energy Trust will obtain and provide to the Company, the participating Customer's written authorization that allows the repayment amount to be placed on the Customer's Electricity bill and for the Company to share the participating Customer's account payment and credit history with Energy Trust as needed, on an ongoing basis.

(T)

SCHEDULE 341 (Continued)

The On-Bill Repayment Service program is offered with the following understanding:

Related to the Participating Customer:

1. A Customer's participation in the On-Bill Repayment Service will not affect the Customer's OAR Chapter 860, Division 21 rights and responsibilities or the Company's compliance with Division 21 rules. For example, the Company will not disconnect a Customer's service for non-payment of the loan repayment amount. The Customer's participation in the On-Bill Repayment Service will not affect the Customer's ability to establish credit with the Company, impact the deposit amount the Customer may be required to pay, or otherwise affect the Customer's ability to receive reliable Electricity Service provided by the Company.
2. By participating in this service, the Customer is responsible to remit the monthly loan repayment amount to PGE in addition to the monthly Electricity Service payment.
3. Customer payments remitted to the Company shall first be applied to those charges related to the provision of Electricity Service and other related services billed to the Customer consistent with the Company's tariff¹. Overpayments received by the Company will not be applied to the loan balance, nor will refunds be issued. The overpayment will be applied toward Electricity Service charges in the same posting priority as defined within the Company's tariff².
4. Time Payment Agreements or other payment arrangements are not available for the repayment amount, nor will Energy Assistance payments be applied to the repayment amount.
5. Delinquency Conditions: If a customer is seventy-five (75) calendar days past-due on their loan payment, the Company will notify the Energy Trust through the third party with which Energy Trust contracts as their designated on-bill administer that the Company will no longer provide the On-Bill Repayment Service to the customer if the loan remains past due. If the loan payment is more than ninety (90) calendar days past due, the Company will remove the Customer from the On-Bill Repayment Service without notice to the Energy Trust or the Customer. A return check charge as provided in Schedule 300 will be applied to any payment returned by a financial institution.
6. As the loan is specific to the Customer and the premises, if the Customer sells the property, the loan will revert to Energy Trust, and/or the third party with which Energy Trust contracts. Energy Trust may work with the new owner to continue the repayment obligation; if the new owner is willing to continue the loan repayment obligation, the Energy Trust and PGE will treat this as a new loan.

¹) Rule F, Billings, (5), Presentation and Payment of Bills

²) Should the overpayment be equal to that of the remaining Loan balance, the Company may advise the Customer to contact the Energy Trust on proper loan pay-off procedures.

SCHEDULE 341 (Continued)

Related to the Energy Trust of Oregon:

1. Energy Trust will reimburse Company for all costs related to Company's administration of this On-Bill Repayment Service. The Company will bill Energy Trust for ongoing administrative costs, including costs associated with programming, credit searches, repayment set up, repayment termination, and other incremental activities related to processing bill payments, accounting and reporting. The Company will not seek to recover any incremental costs associated with this program from Customers. The business relationship between the Energy Trust and Company will be governed by the On-Bill Repayment Service Operating Agreement for non-EEAST Programs between Portland General Electric and the Energy Trust of Oregon.
2. The Company will, on a monthly basis, transfer to the Energy Trust or its designated third party on-bill repayment administrator, a remittance that includes the aggregate amount of loan repayments received during the previous month. The remittance will include a list of participating Customers, payment amounts, dates of payment, and other information as agreed by the Company and Energy Trust.
3. If any Customer payment transferred by the Company to Energy Trust or its designee is later reversed or payment declined because the Customer has insufficient funds with its bank or financial institution, the Company shall not be responsible for a return payment fee to the Energy Trust or its designee.
4. Upon receipt of written notice of a change in ownership of the premises of a participating Customer, the Company will not include repayment amounts on the Electricity bill for the new owner of the premises without first receiving written notification from Energy Trust of the following: a) a new qualifying Customer at the premises has established a contract for repayment of the payment obligation, b) written authorization from the new owner of the premises that allows the repayment amount to be placed on the new qualifying Customer's Electricity bill, and c) authorization for the Company to share the new qualifying Customer's account payment history and credit activity with the Energy Trust.
5. Dispute Resolution: Energy Trust must provide the Company with a toll-free Customer Service phone number to which the Company can refer Customers with questions or concerns. The Company is not responsible for responding to Customer questions and disputes related to the loan or for any misinformation provided by Energy Trust.

SCHEDULE 341 (Concluded)

SPECIAL CONDITIONS

1. PGE is acting as a billing agent for Energy Trust. By participating as billing agent, Customer agrees to hold the Company harmless from any cost, liability, claim, suit and expense arising out of any act or omission of Energy Trust, or its designee, its financing institutions, or contractors related to the installation of energy efficiency measures or upgrades, the effectiveness of such installations or resulting energy or financial savings, or any representations made directly or indirectly to Customer concerning energy usage, environmental impacts, property values or other effects or savings related to the energy efficiency measures. In addition, Customer agrees to hold the Company harmless from any action the Company may take in reliance on information provided to the Company by Energy Trust or associated financing institutions.
2. The service quality standards and requirements under the Oregon Administrative Rules for Customer Service shall not apply with respect to bills and remittances related to this On-Bill Repayment Service described herein.
3. As a condition of participation in this Schedule 341 On-Bill Repayment Service, participating Customers must participate in the Company's auto pay program in which the Customer's electricity bill is automatically paid from the Customer's bank account when due. The Customer receives a monthly statement noting charges due in advance of the due date and that amount automatically withdrawn from the Customer's bank account when due. For more information, Customer is directed to <http://www.portlandgeneral.com/ebill/autopay.aspx>.

TERM

This Schedule will be in effect until one of the following occurs: the On-Bill Repayment Service Operating Agreement for the non-EEAST Programs between Portland General Electric and the Energy Trust of Oregon is terminated; all participating Customers have fully satisfied their respective loan obligations; or OPUC waiver, legislation, or judicial order terminates or materially changes the requirements of this Service.