



2024-2025 Price Protection

**Bard Employee
Special Offer**

This is a limited time offer - act today!

625 Sawkill Road, Kingston, NY 12401 | Local: 845-336-2000
Call us at 1-800-755-6726 | KoscoHeritage.com



Dear Bard Employee,

KoscoHeritage | HOP Energy is pleased to announce that your price protection renewal plan options are now available and our customer service team is ready to assist you with your plan selection.

We made it easier for you to sign-up online through our "My Account" Portal which you can access at: www.hopenergyonline.com/hopenergy.

If you are not registered with our "My Account" Portal, you may enroll with your Account and Phone numbers.



SCAN QR CODE

The good news is that you are part of a group that gives you preferential pricing. Plus, renew online and you will **get an additional 10¢ off per gallon.**

Given the market conditions, this may be the best time to protect your price for the upcoming heating season. If the market price of heating oil does trend higher from the current levels, we will no longer be able to extend the current offer. We urge you to act now if you want to secure these plan prices by signing up for your 2024/2025 price protection plan as soon as possible.

Customers not on pricing plans will continue to receive all the benefits of automatic delivery under our Variable Price Plan where our Prevailing Retail Price fluctuates with changes in the market.

Four Fuel Oil Price Protection Plans To Choose From

CAP PLUS Downside Budget Plan

Lock into a low floating rate not to exceed the price cap and enjoy 12 equal monthly payments. 33¢ per gallon downside protection/program fee is additional.

Must set up AutoPay before enrolling.

FIXED Budget Plan

Lock in your price. Your price per gallon will stay the same throughout your contract and you will enjoy equal monthly payments. 12 months direct debit required.

Must set up AutoPay before enrolling.

CAP PreBuy PLUS Downside Plan

Lock into a low floating rate not to exceed the price cap. 33¢ per gallon downside protection/program fee is additional. Prepay required.

FIXED PreBuy Plan

Lock in your price and gallons. Your price per gallon will remain the same through your prepaid contract period. Prepay required.

Please Note: If you are currently paying on a 12 month budget, selecting the CAP PLUS Downside Budget Plan may change your monthly budget amount. Budget plans will stabilize your payments and help you control your expenses.

To have a Pricing Agreement mailed or emailed to you please email your request to khecs@hopenergy.com or call Customer Service at 845-336-2000.

Plans subject to availability on first come first serve basis. Early termination fees apply.
KoscoHeritage/HOP Energy Terms and Conditions apply. KoscoHeritage is not liable for errors and omissions.

Points About Price Protection for 2024-2025 Season

- The price per gallon of fuel is guaranteed not to exceed the protection plan price for your contracted gallons.
- The best plan is dependent on each homeowner's requirements. HOP Energy provides several plan options so everyone can make the best choice for their individual situation.
- Pre-paid purchases are non-refundable.
- Customers not on pricing plans will continue to receive all the benefits of automatic delivery under our Variable Price Plan where our Prevailing Retail Price fluctuates with changes in the market.
- Fuel Payment Amount includes delivery fees, applicable taxes, if any, estimated as of date of offer. Delivery fees and actual taxes, if any, will be applied at the time of delivery.
- HOP Energy's Prevailing Retail Price may fluctuate daily depending on market conditions.

Which is right for me?

CAP Plan:

- You can choose to purchase a CAP Plan that includes Downside Protection. Downside Protection ensures that plan holder's price per gallon will be decreased by the difference (if lower) in the previous day's Newburgh, NY - Average Rack Price on the day of delivery and Rack Price on the day your Pricing Agreement was signed. (See Terms and Conditions for addition details)
- The Downside Protection Fee is based on the cost of "Risk". Today's volatile markets can cause substantial price swings and as the uncertainty increases, the cost of protection increases as well. This year HOP Energy is limiting your risk with Downside Protection on all CAP Plans.
- To help alleviate spikes in heating payments during the winter months, HOP Energy offers the CAP Budget plan. First payment is due with a signed offer. This reduces the amount of each payment and allows payments to be budgeted. As an option, you may include your service plan with your CAP Budget Plan.
- With a CAP Plan you will be required to contract a fixed number of gallons that you determined. If all the gallons are used, you will automatically revert to HOP Energy's Prevailing Retail Pricing and remain on automatic delivery unless we are notified in writing. Any remaining credit balance will be applied towards future purchases at HOP Energy's Prevailing Retail Price at the time of delivery.

Fixed Plan:

- The Fixed Plan allows a homeowner to buy their heating fuel at a FIXED price. Regardless of changes in the market price of heating fuel, homeowners on a Fixed Plan will always pay the same price per gallon.
- To help alleviate spikes in heating payments during the winter months, HOP Energy offers the Fixed Budget plan. First payment is due with a signed offer. This reduces the amount of each payment and allows payments to be budgeted. As an option, you may include your service plan with your Fixed Budget Plan

Variable Plan:

- The Variable Plan pricing will fluctuate with HOP Energy's Prevailing Retail Price changes, and you can pay your oil bills with monthly payments calculated on your estimated usage at an estimated price per gallon. Any over- or under- payments are reconciled at the end of the plan year. There is no enrollment fee. Contact your branch office to set up your budget. Any remaining credit balance will be applied towards future purchases at HOP Energy's Prevailing Retail Price at the time of delivery.

Early termination fees apply

Once accepted, Plan prices will remain in effect for the contract period, or until the requested number of gallons has been delivered (whichever occurs first). CAP Budget Plan expiration dates vary based on enrollment date or until the requested number of gallons has been delivered (whichever occurs first). Automatic delivery will then continue at the HOP Energy's Prevailing Retail Price unless otherwise notified in writing by the customer.

This pricing agreement is subject to HOP Energy's Customer Agreement terms and conditions. Plan pricing is not valid until signed pricing agreement and any payment due is received. HOP Energy is not liable for errors or omissions. Your acceptance of this offer commits your full season usage exclusively to HOP Energy.

IMPORTANT INFORMATION – TIME DATED PRICING

- Plans subject to product availability on a first come, first serve basis
- Late payment is subject to price change

HOP Energy is not liable for errors or omissions

OFFER TERMS & CONDITIONS

- Once accepted, Plan prices will remain in effect the contract period, or until the requested number of gallons has been delivered
- Automatic delivery required
- Early termination fees apply
- HOP Energy's Customer Agreement terms apply