



Advallage For Your Home

The Road to Energy Efficiency has Affordable Options!

Join the many customers who have taken the affordable approach to energy efficiency with The SAVEGREEN Project®. Upgrade your furnace or boiler with eligible high-efficiency equipment and *qualify for the SAVEGREEN enhanced rebate of \$500*, which complements the existing WARMAdvantage rebate (up to \$300) offered through New Jersey's Clean Energy Program™ (NJCEP). Or, if you install a furnace or boiler AND water heater you can *apply for up to \$6,500 at 0% APR for five years* through NJNG's On-Bill Repayment Program (OBRP) and also *receive the NJCEP \$900 rebate*.*

Does your "whole house" need an energy make-over? Home Performance with ENERGY STAR® is the way to go. You could see **energy savings of up to 30 percent** and qualify for **incentives up to** \$15,000. Homeowners could receive a **rebate up to** \$5,000 and **qualify for NJNG's OBRP up to** \$10,000 at 0% APR for 10 years.**

Not sure which path to take? For just \$250, our certified auditors will conduct an in-depth analysis of your home to help you determine the best option for you. Or, if you prefer, call SAVEGREEN for a list of certified contractors.

Visit savegreenproject.com or call 877-455-NJNG (6564) for more information and complete terms and conditions.

*On a \$6,500 OBRP with an APR of 0% and a term of 5 years, the customer would have to make 59 payments of \$108.33, and a final payment of \$108.53.

**On a \$10,000 OBRP with an APR of 0% and a term of 10 years, the customer would have to make 119 payments of \$83.33, and a final payment of \$83.73.

Save Energy. \$ave Money.

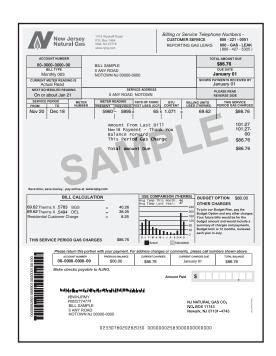


Now through December 8, test drive our new and improved Conserve to Preserve Dashboard online home energy assessment tool for a chance to win!† Visit njng.com and click on the Save Energy. \$ave Money. Win Prizes! sweepstakes image for details and terms and conditions.

†NO PURCHASE NECESSARY. Sweepstakes open to legal residents of eligible zip codes in New Jersey, 18 years of age and older. Sweepstakes ends December 8, 2013. Visit njng.com for complete details and official rules. VOID WHERE PROHIBITED.

Priority Service for Life Sustaining Equipment

Please let us know if you or someone else in your home uses life-sustaining equipment. Simply contact customer services at **800-221-0051** or customerservice@njng.com and tell us about your situation. We'll make restoration of your natural gas service a top priority in the event of a service disruption.



Gain Better Control of How You Pay Your Bill.

Whether you are on the go or sitting at your computer, paying your bill is easy. With our convenient payment options, there's something for everyone.

Pay by Electronic Check

Express Pay allows you to pay your bill when on the go through a secure telephone payment service.* Call 800-221-0051 and follow the prompts. Please have your recent NJNG bill and checking account information available.

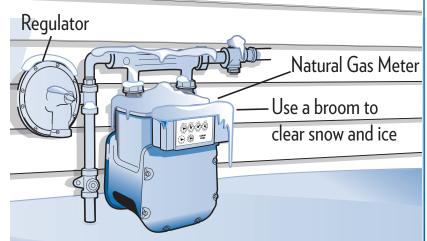
Pay by Credit Card

With Express Pay, you can also quickly pay your NJNG bill with a credit or debit card – either online or by phone.* All you need is your credit or debit card information and a copy of your NJNG bill. To make an online payment, login to My Account at njng.com. Or, to pay by phone, call 800-221-0051 and simply follow the prompts.

*Express Pay is a service provided by Kubra, a third-party vendor, which charges \$4.50 per credit card transaction for residential accounts and \$11.95 for commercial accounts. NJNG does not receive any portion of this fee.

Pay in Person

If you prefer to pay your bill in person, stop by one of our customer service centers or an authorized payment location in our service area. To find a location nearest you visit My Account at njng.com, click My Account, Bill and Payment Options and then Authorized Payment Locations. (Authorized payment locations charge a \$1 service fee. NJNG does not receive this fee.)



Attention to Safety:

Take Care of Your Natural Gas Meter this Winter

When winter weather arrives, it is important that our meter readers have access to your natural gas meter in case of an emergency or routine maintenance. So, remember these important safety tips:

- Ensure there is a clear path to your meter and regulator and keep the area around them free of snow and ice
- Use a broom to carefully remove snow from your meter
- Take care when shoveling, plowing or using a snow blower in the area around your meter and regulator
- Carefully remove ice that is hanging from your roof over the meter and regulator
- Do not use sharp tools or instruments on or near the meter or regulator

Give Warm Wishes with an NJNG Gift Certificate

Whether you are looking for the perfect holiday gift or just want to help a neighbor or family member in need ... NJNG has the perfect idea for you. A Warm Thoughts gift certificate can be purchased for any NJNG customer for any amount you choose. It's easy. Just visit one of our business offices or go to the payment options quick link at njng.com and click on gift certificate. Follow the instructions to purchase a gift certificate and we'll take care of the rest.

We'll automatically apply the gift payment to the recipient's NJNG account on the date you request. And we'll even send you a Warm Thoughts gift certificate to present to the recipient. For additional information, call 800-221-0051.

How To Reach Us

Call us:

Toll-free: 800-221-0051

People with hearing and speech impairments (TTY/TDD): 800-223-0024

Report a natural gas leak: 800-GAS-LEAK (800-427-5325)

Call before you dig: 811 or 800-272-1000

E-mail us: customerservice@njng.com

Visit our Web site: www.njng.com

Write to us: New Jersey Natural Gas 1415 Wyckoff Road, P.O. Box 1464, Wall, NJ 07719

Are Energy Costs Adding a Significant Burden to Your Family Budget?

NJNG wants to connect qualified families with energy assistance and home energy-improvement programs to help them better manage their home heating costs. So whether you are on a limited income or faced with unanticipated financial hardship, help is available. To determine eligibility requirements visit energyassistance.nj.gov or contact a participating agency near you. For additional information, contact our energy assistance team at **800-221-0051** or energyassist@njnq.com.

Low Income Home Energy Assistance Program (LIHEAP) (Income-based)

Universal Service Fund (USF) (Income-based)

Gift of Warmth Fund (GOW) (Based on financial need)

Temporary Relief for Utility Expenses (TRUE) (Based on financial need)

NJ SHARES (Based on income guidelines and financial need) Call 866-657-4273 to find an agency in your area or visit njshares.org.

Lifeline Credit Program (Seniors and disabled) 800-792-9745

Comfort Partners (Income-based weatherization program) Call 732-938-1494 or visit the Residential Section of njcleanenergy.com and click the Programs link.

(Participating Agencies)

Middlesex County

Puerto Rican Action Board* 90 Jersey Avenue, New Brunswick, NJ 08901 732-828-4541

Monmouth County

Affordable Housing Alliance (AHA)/ TRUE Program 94 Broad Street Eatontown, NJ 07724 732-389-2204

20 Gibson Place Freehold, NJ 07728 732-389-2204

1828 West Lake Avenue Neptune, NJ 07753 732-389-2204

Morris County

Morris County Organization for Hispanic Affairs 95-97 Bassett Highway, Dover, NJ 07801 973-366-1131

Ocean County

O.C.E.A.N. Inc. 22 Hyers Street, Toms River, NJ 08753 732-244-9041

507 River Avenue, Lakewood, NJ 08701 732-942-3405

*This agency does not accept Gift of Warmth or TRUE Grant applications. Middlesex County residents can apply for GOW and TRUE Grant at AHA