

Frequently Asked Questions About the Garden State Community Energy Cooperative Community Energy Aggregation Program

What is a Community Energy Aggregation program?

Electricity service includes supply (sources/production of energy) and distribution (delivery of energy to homes and businesses). Currently your utility - JCP&L or PSE&G - provide both supply and distribution of energy. Through a Community Energy Aggregation Program, the Garden State Community Energy Cooperative (GSCEC) has created a buying pool (aggregate) for the electricity supply of its residents to obtain a lower energy supply price from a third-party supplier than what JCP&L and PSE&G Basic Generation Service is currently charging.

What is the Garden State Community Energy Cooperative Community Energy Program?

The Garden State Community Energy Cooperative (GSCEC) Community Energy Program is a community energy aggregation program for residents of Jefferson Township, the Borough of Lincoln Park, Mount Olive Township, and the City of Summit. The GSCEC Community Energy Program offers residents a lower energy supply price from a third-party supplier than what JCP&L and PSE&G Basic Generation Service is currently charging and includes the option for an additional percentage of renewable energy than what is currently being offered by JCP&L and PSE&G.

Can my information be sold to advertisers or energy companies?

No. All personal and account information, including your address and account number, is kept confidential.

Will there be a change or disruption in my energy service?

No. You will see no change in service by your utility company – JCP&L and PSE&G will continue to provide electricity through the same wires, maintain the energy infrastructure, and respond to emergencies. There will be no disruption of service when the supplier changes from JCP&L and PSE&G Basic Generation Service to a third-party supplier, or back.

What is renewable energy? Does renewable energy include nuclear energy or is it strictly solar, wind, and geothermal energy?

As defined by the U.S. Department of Energy, renewable energy is energy produced from sources like the sun and wind that are naturally replenished and do not run out. Visit the DOE's website at <https://www.energy.gov/eere/renewable-energy> for a complete list of renewable energy sources. Nuclear energy is not considered a source of renewable energy by the DOE.

Will the program impact my ability to get adequate power for my property and appliances?

No. The program has no impact on your ability to power your property or appliances. The program simply allows you to pay less for energy sources to power your needs.

What is the projected percentage increase in supply rate through the current JCP&L and PSE&G Basic Generation Service for the next 2 years?

The New Jersey Board of Public Utilities holds a Basic Generation Service (BGS) auction every February; as such, BGS rates vary from year to year. Visit the state's BGS Auction website at <https://www.bgs-auction.com> for additional information.

Will the Standard and Green option rates be fixed under the Program?

The Price Structure for the GSCEC Program is variable; however, the supplier cannot vary prices monthly or adjust prices for changed market condition. The price will remain unchanged for the full contract term. The only exception is a contract price adjustment resulting from a change in law that also effects the cost of power supply provided by JCP&L and PSE&G, in which case the contract price adjustment will not adversely impact the level of savings as compared to the JCP&L and PSE&G tariff price for power supply.

How can I be sure that the Green option is 100% renewable? What are the assurances? Can the supplier provide proof or verify where/what/how the renewable energy is being sourced?

In accordance with New Jersey procurement law and included in the program's bid specifications used in the auction, the Master Supplier Agreement signed by the Lead Agency on behalf of the GSCEC and the awarded supplier includes language related to reporting and verification for enhanced renewable product offerings. Individual residents will not be given certificates or reports. The program tracks all residents who opt into the Green option, and all reports for the program will be kept on file for the program.

Are there any potential risks in joining this Program?

The GSCEC Community Energy Program in accordance with N.J.A.C. 14:6 provides Consumer Protections. Consumer Protections include:

- No predatory contracting (no one from the program will be calling a resident or knocking on any resident's door)
- No fees of any kind (no billing fee, no management fee, no termination fee, etc.)
- Protection against seasonal or short term fixed and variable rates (no teaser rates)

Energy Supplier (Direct Energy Services, LLC)

Who is Concord Energy Services?

Concord Energy Services is an energy consultant licensed by the New Jersey Board of Public Utilities (NJBPU). Concord has been retained by the Garden State Community Energy Cooperative to administer and implement the GSCEC Community Energy Program. Concord, in business since 1989, currently supports large scale community/government energy aggregation programs in the State of New Jersey.

What happens if Direct Energy Services, LLC, goes out of business or otherwise changes their energy production capability and is not able to provide enough energy?

There is language in the Program's Master Supplier Agreement with Direct Energy Services, LLC, that the supplier is responsible for providing adequate supply. If Direct Energy Services, LLC, cannot meet its obligation, residents' accounts will be automatically returned to the Basic Generation Service without service disruption.

How can I learn more about Direct Energy Services, LLC, and obtain a corporate report?

Direct Energy Services, LLC, is licensed by the New Jersey Board of Public Utilities to provide third party electricity supply services in the State of New Jersey. Visit Direct Energy Services, LLC's website at <https://www.directenergy.com/> for company-specific information.

Does Direct Energy Services, LLC, support nuclear energy?

Unless a resident enrolls in the Program's 100% Green Offering, a portion of the supply provided by Direct Energy Services, LLC may contain nuclear-generated electricity.

Opting In, Up, or Out

Do I have to participate in this program?

No. You can opt-out of this program by January 31, 2026, before it begins, or at any time during the contract term with 30 days' notice via <https://njaggregation.us/GSCEC>, by calling 866-968-8065, or by returning the response card provided in the information packet.

Will I be penalized if I do not participate in this program?

No. If you opt-out of this program you can stay with the Basic Generation Service to receive your power supply through your utility - JCP&L or PSE&G - or choose your own third-party supplier.

If I previously opted out of the program in years past, do I need to opt-out again?

Yes. Unless you have previously chosen to permanently opt-out of the program, you will need to opt-out of each new program offering.

If I elect to enroll in the Program's default Standard Offering, putting the cost of electricity to one side, will there be any additional costs, such as equipment or services costs?

No. There are no additional costs for participating in the program's Standard Offering.

If I opt-up for the 100% Green Offering, how can I be assured that the supply is always available? Is it possible that the subscription exceeds the total energy supply from the renewable sources?

There is language in the Program's Master Supplier Agreement with Direct Energy Services, LLC that the supplier is responsible for providing adequate supply. If Direct Energy Services, LLC cannot meet its obligation, residents' accounts will be automatically returned to the Basic Generation Service to receive their power supply from the utility without disruption in electricity service.

Can I opt-in to the 100% Green option now, and then opt-in to the Standard Offering later if I change my mind?

Yes. Residents can change their enrollment status in the various Program Offerings at any time. Please note that it can take one to two meter read cycles for the rate change to take effect, depending on how quickly Direct Energy Services, LLC and your utility - JCP&L or PSE&G - can enroll your account following receipt of the change request.

If I do not take any action to opt-out of the program, am I automatically enrolled in the Standard Offering?

If an eligible resident does nothing, their electricity account will be enrolled with Direct Energy Services, LLC, at the Standard Offering at \$0.1446/kWh with their March 2026 meter read.

Why was the program offered as an opt-out program instead of an opt-in program?

The opt-out requirement is mandated by the New Jersey Board of Public Utilities as stated in N.J.A.C. 14:4-6. Any resident for whom the GSCEC receives returned mail is not automatically enrolled in the program. Residents can opt-out of the program at any time, even after the expiration of the initial 30-day opt-out period of January 2, 2026, through January 31, 2026.

What happens if I move to a new home before the end term of September 2027?

Your account will no longer be enrolled in the program. The new resident moving into the vacated property would need to actively enroll in the program to participate. The resident who moved from the property can check with their new municipality to see if that town participates in an energy aggregation program in which they can enroll.

What happens if the GSCEC decides to not continue the Community Energy Program?

All residents will be sent back to the utility to receive their power supply through JCP&L and PSE&G Basic Generation Service at the end of the contract period.

Cost

Am I going to have to pay more than one monthly bill if I am a part of this program?

No. You will continue to pay one bill directly to your utility - JCP&L or PSE&G. Your itemized bill will show your distribution charges from JCP&L and PSE&G and the GSCEC Community Energy Program rate for supply from the new supplier, Direct Energy Services, LLC. You should not receive a bill from Direct Energy Services, LLC; if you do, please call the GSCEC's energy consultants at 1-866-688-5197.

Are there any fees to participate or not participate in this program?

No. There are no fees or penalties for you to be included in or opt-out of this program, even after it starts.

Would I be paying a lower rate if the GSCEC Community Energy Program did not exist?

The GSCEC Community Energy Program Standard Rate is projected to provide savings for residents over the term of the program. You can visit <https://njaggregation.us/GSCEC> to login to create a residential account and view your savings to date. You will need your 20-digit JCP&L Customer ID number which starts with "08" or your 20-character PSE&G POD ID # to sign up. You can also visit your utility's website to view their posted Price-to-Compare rates:
JCP&L: https://firstenergycorp.com/customer_choice/new_jersey/price_to_compare.html
PSE&G: <https://nj.pseg.com/aboutpseg/regulatorypage/electrictariffs>

How much extra would I need to pay if I opted up to 100%?

Nothing! The 100% Green rate is \$0.1461/kWh which is lower than JCP&L and PSE&G BGS rate at the time of auction. This may change based on fluctuations in JCP&L and PSE&G monthly price-to-compare.

Is the comparison rate of JCP&L and PSE&G Basic Generation Service that is listed as \$0.156033/kWh and \$0.198591/kWh based on the average JCP&L and PSE&G price of the entire year including changes in weather?

No. The JCP&L and PSE&G Basic Generation Service (BGS) rate of \$0.156033/kWh and \$0.198591/kWh were the prices at the time of auction on October 3, 2025. There are several different components that make up the monthly BGS charges, causing fluctuations in the BGS rate throughout the year. For more information on how JCP&L and PSE&G BGS rate is determined, visit JCP&L's website at https://www.firstenergycorp.com/customer_choice/new_jersey/new_jersey_tariffs.html and PSE&G's website at <https://nj.pseg.com/aboutpseg/regulatorypage/electrictariffs>

Are the program's rates lower than JCP&L's current rates?

At the time of auction on October 3, 2025, the Standard Offering was \$0.011433/kWh less expensive than the Basic Generation Service with JCP&L and \$0.053991/kWh less expensive than the Basic Generation Service with PSE&G. The average JCP&L customer enrolled in the Standard Offering will pay approximately \$8 less per month and the average PSE&G customer enrolled in the Standard Offering will pay approximately \$37 less per month.

Are there any "hidden" charges for the Program such as higher delivery or distribution charges? For example, do JCP&L and PSE&G charge higher delivery and distribution when I opt-in, or is it the same across the board?

No. The program is limited to electricity supply only.

Will the delivery charges from JCP&L and PSE&G change?

The GSCEC Community Energy Program is limited to electricity supply only. Any changes to the delivery charges from JCP&L and PSE&G are unrelated to the program.

It seems JCP&L and PSE&G charge residents multiple different rates based on usage. With Direct Energy Services, LLC, will there be just one flat rate for all electricity used?

Yes.

Billing

Who will now read my meter and send the monthly bill?

Your utility - JCP&L or PSE&G - will continue to read your meter and send you your monthly bill.

Will the Low-Income Home Energy Assistance Program (LIHEAP) and Lifeline benefit programs for low-income residents still apply if I participate in the Energy Aggregation Program?

LIHEAP is a federally funded program administered by the Department of Community Affairs to assist low-income households with paying their heating bills. Lifeline and Universal Service programs are state-funded programs to assist low-income households with paying their energy bills. The GSCEC's Community Energy Program will not impact a customer's eligibility for LIHEAP or bill credits for Lifeline or Universal Service programs.

Will budget billing be offered as part of this program?

Yes. Budget billing is offered.

I received a bill that is higher than usual. What should I do?

We recommend checking your bill to make sure you did not receive an estimated usage meter reading. If you received an estimated usage meter reading, this could be the issue, and we recommend contacting your utility: JCP&L Customer Service at 1-800-662-3115; PSE&G Customer Service at 1-800-436-7734. You can request to have them provide an actual usage meter reading and receive a new bill.

We also recommend checking your bill to make sure that you are not receiving a settle-up bill. A settle-up bill is when your utility - JCP&L or PSE&G - has estimated your meter usage reading over one or more months, and you have received a new bill that has an actual usage meter reading. If this has happened, you may have been billed for lower usage than you consumed in the previous months of the estimated meter usage bills.

Do the utility bill charges reflect my usage amount or create an average charge monthly?

The monthly supply charges noted on a resident's bill reflect the usage amounts reported to the supplier by your utility - JCP&L or PSE&G - *unless* the resident is enrolled in budget billing. If the resident is enrolled in budget billing, then the supply charges will be based on an average monthly amount.

Who do I call for a power outage or if I have questions about my monthly bill?

You will continue to call your utility company - JCP&L or PSE&G - for any emergencies, outages, or questions about your bill.

Communication

What information will I receive about this program?

Beginning on or before January 2, 2026, eligible residents can expect to receive an official informational package from the GSCEC regarding the Community Energy Aggregation Program. All mail will clearly state "Garden State Community Energy Cooperative Community Energy Aggregation Program" on it. If you do not opt-out of the program by January 31, 2026, you will receive a second mailer from your utility – JCP&L or PSE&G - stating you are participating in the program and the date your supply service will be changed from JCP&L or PSE&G Basic Generation Service to the new supplier, Direct Energy Services, LLC. Any mail from another supplier is **not** affiliated with the GSCEC Community Energy Program.

All program information, including important dates, information packets, and a program video are available on the GSCEC Community Energy Aggregation Program's web page at <https://njaggregation.us/GSCEC>.

Will people be knocking on my door or calling me about this program?

No one associated with the program - including the energy consultants for the GSCEC program, your municipality, or Direct Energy Services, LLC - will be knocking on your door or calling you unless they are responding to a message that you left with customer service. Please be wary of anyone trying to obtain your information by solicitation. All program information is strictly sent via U.S. Mail and available on the program's website at <https://njaggregation.us/GSCEC>.

Where can I get more information or answers to additional questions?

You can visit <https://njaggregation.us/GSCEC> or contact the GSCEC's Customer Care Team at 1-866-688-5197.