

Garden State Community Energy Cooperative (GSCEC) Program Announcement

JANUARY 2026

Dear Resident,

The Garden State Community Energy Cooperative (GSCEC) was established in 2023 for the purpose of offering residents reduced electricity supply rates by purchasing electricity in bulk for several municipalities, including yours, through a Community Energy Aggregation (CEA) Program. This program is a form of group electricity purchasing in which the GSCEC chooses an electricity supplier for the entire community. In this program, PSE&G will continue to distribute your electricity and it will remain your utility, but you will buy your electricity supply through the GSCEC. The GSCEC has signed a 19-month contract with Direct Energy Services, LLC (DE) to provide electricity supply for the community beginning March 1, 2026 at a rate that is lower than what PSE&G is currently offering. You will also have the option to have 100% of your electricity derived from renewable sources (like solar and wind).

Participating Municipalities in the GSCEC include:

Borough of Lincoln Park (Lead Agency), Jefferson Township, Mount Olive Township, and the City of Summit

Program Options & Pricing: You have three choices: The “Standard” GSCEC Program, the “Green” GSCEC Program, and not participating in the GSCEC and having PSE&G “Basic Generation”.

OPTIONS	1. STANDARD	2. GREEN	3. PSE&G BASIC GENERATION
Renewable Energy Content	Provides the minimum New Jersey renewable energy requirements ¹	Provides renewable energy certificates to match 100% of your electricity requirements.	Provides the minimum New Jersey renewable energy requirements.
Residential	\$0.1446 per kWh (14.46¢/kWh)	\$0.1461 per kWh (14.61¢/kWh)	\$0.198591/kWh (19.8591¢/kWh)
Price Period	3/1/26-9/30/27 enrollment meter read	3/1/26-9/30/27 enrollment meter read	
Electric Utility & Bill (call if power goes out)	PSE&G	PSE&G	PSE&G
Electricity Supplier	Direct Energy Services, LLC	Direct Energy Services, LLC	PSE&G
Financial Assistance²	Yes	Yes	Yes
Enrollment	AUTOMATIC	Call 866-968-8065 to enroll in Green Option	Call 866-968-8065 to Opt- Out of GSCEC Program

IMPORTANT: As a residential electric customer who has not chosen a Third Party Supplier for your energy supply, you will be **AUTOMATICALLY ENROLLED** in this Program unless you indicate your desire not to participate by completing, signing and mailing the enclosed response card by **1/31/2026**, calling 866-968-8065 or online at <https://njaggregation.us/GSCEC>. The program prices are locked in until 9/30/2027. This price stability makes the program different from PSE&G’s Basic Generation Service (BGS) and many third-party suppliers’ offers that you receive by mail or phone. There is no guarantee of savings relative to PSE&G’s BGS over the full term of the contract.

¹New Jersey minimum renewable energy requirements: EY 2025-2026 = 37.50%; EY 2026-2027 = 43.50%. Each compliance year, or Energy Year (EY) runs from June 1st through the following May 31st.

² If you are eligible for financial assistance for your utility bills, you will continue to receive those benefits as a participant in the GSCEC Program.

Great News!

You’re about to **pay less for energy** without lifting a finger. **Nothing about your service changes**, except the program name on your bill. **Keep reading** for all the details.

Frequently Asked Questions

A comprehensive list of frequently asked questions can be found on the GSCEC webpage at <https://njaggregation.us/GSCEC> and by calling 1-866-688-5197 to request a copy by mail.

Budget Billing

PROGRAM	DELIVERY CHARGES	SUPPLY CHARGES	PAYMENT TO	BUDGET AMOUNT
PSE&G	PSE&G	PSE&G	PSE&G	Delivery & Supply: Based on your yearly average usage, divided by 12 months
GSCEC Program	PSE&G	Direct Energy Services, LLC	PSE&G	Delivery: Based on your yearly average usage, divided by 12 months Supply: Based on your yearly average usage, divided by 12 months ³

- If you are currently on Budget Billing with PSE&G, you will automatically be enrolled in a budget bill plan with DE for the GSCEC Program.
- If you choose to leave the GSCEC Program after your initial enrollment, your account will be sent back to PSE&G's BGS for supply, and PSE&G will provide a new budget bill amount for you inclusive of delivery and supply rates.

Things You Should Know

- ▶ PSE&G does not generate the electricity provided to consumers through the utility's Basic Generation Service (BGS). Utilities purchase electricity supply through a statewide auction called the BGS auction. This is the default supply service all residents receive if they do not select their own third-party supplier (TPS). Information about the BGS auction can be found at www.bgs-auction.com.
- ▶ No one associated with the GSCEC Program, your municipality, or Direct Energy Services, LLC will be knocking on your door or calling you about the program 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 sent via U.S. Postal Service (USPS) and is available on the program's web page at <https://njaggregation.us/GSCEC>. Residents will receive at least 2 letters via USPS: one is this, the official information packet from the GSCEC Program, and the second will be a confirmation letter from PSE&G acknowledging your participation in the GSCEC Program and your start date with Direct Energy Services, LLC.
- ▶ The GSCEC Program is regulated by the New Jersey Board of Public Utilities (BPU) through N.J.A.C. 14:4-6 et seq. The opt-out feature of the program is a requirement of the regulations governing the GSCEC Program. The GSCEC does not receive any monetary benefit from providing the benefits of this program to residents. All account information, including your address and utility account information, is kept confidential.
- ▶ There are no fees to be a part of the GSCEC Program. You can opt-out at any time with no fees or penalties, even after the initial opt-out period. If you opted out and wish to reenroll, you can do so at any time, again at no fee.
- ▶ Residents participating in the GSCEC Program at the end of the term will be notified in writing if the program will be continuing at a new rate for a new term or if accounts will be switched back to PSE&G's BGS. The transition back to PSE&G's BGS is seamless and doesn't require residents to take any action.

Education Sessions & Questions

We urge you to attend one of the following community education meetings about the GSCEC Program:

Online via Zoom: for Zoom meeting links, please visit <https://njaggregation.us/GSCEC>

Tuesday 1/13, 12pm-1pm

Thursday 1/15, 6pm-7pm

In-Person:

Wednesday 1/28, 12pm-1pm, St. Joseph's Church - Halloran Hall, 216 Comly Rd, Lincoln Park, NJ

If you have questions or received this information packet in error, visit <https://njaggregation.us/GSCEC> or call 1-866-688-5197.

³ Direct Energy Services, LLC will periodically conduct a review and make any necessary adjustments to your monthly budget amount to ensure your budget is in line with your actual usage. Your budget bill will be split into 2 parts, but you will only pay one bill to PSE&G.

**Garden State Community Energy Cooperative - Government Aggregation Program Participants
Direct Energy Services, LLC Third Party Supplier Program Summary**

Direct Energy Services, LLC Information:	State of New Jersey License Number: ESL-0078 (Electric), Direct Energy Services, LLC, PO Box 180, Tulsa, OK 74101; 866-968-8065 – aggregationsupport@directenergy.com –www.directenergy.com/aggregations You have chosen Direct Energy Services, LLC (DE) as your third party supplier (TPS). DE is not affiliated with PSE&G. DE is responsible for the electric supply charges on your bill. These charges will appear on your PSE&G bill separate and apart from PSE&G's charges for delivering your electricity.
Price Structure:	Variable. The contract price is classified as variable under Board rules; however, it will not change month-to-month and will remain the same for the full term unless a change in law or regulatory action occurs that effects the supplier's costs. Any such adjustment includes a ceiling to ensure residents continue to receive savings compared to the PSE&G tariff. Unlike a fixed price which cannot change for any reason, a variable price may change under defined circumstances such as changes in law.
Generation/Supply Price:	\$0.1446 per kWh (14.46¢/kWh) for the contract term unless a price adjustment is approved as noted above.
Statement Regarding Savings:	PSE&G's rate fluctuates and may be higher or lower than the program's price in any month. There is no guarantee of savings.
Amount of Time Required to Change Back to Default Service or Another TPS:	The request to switch out of the program will become effective on the next available meter read date in accordance with processes implemented by PSE&G and can take 1 or 2 billing cycles.
Incentives:	Not applicable.
Right to Opt Out / Rescind / Cancel:	Your account will be automatically enrolled in the Garden State Community Energy Cooperative (GSCEC) unless you submit an opt-out request during the 30-day opt-out period, which ends 1/31/2026. If you choose to opt out, sign and return the enclosed response card in the postage-paid envelope provided, call the Program's opt-out hotline toll-free 866-968-8065, or submit online at https://njaggregation.us/GSCEC . If you do not opt out by 1/31/2026, your account will be enrolled; however, you may still leave the GSCEC Program at any time thereafter with no associated fees.
Program Start Date:	Service will begin with your 3/2026 meter read date.
Program Term/Length:	3/1/2026 - 9/30/2027, for 19 months
Cancellation/Early Termination Fee:	None. You can opt out at any time, with no penalty or cancellation fee.
Renewal Terms:	No automatic roll-over or renewal. If a new contract is awarded by the GSCEC, you will be notified, provided a new Program Summary, and be given the opportunity to participate in the program or opt out. If no new contract is awarded by the GSCEC, program participants will be returned to PSE&G supply service after 9/30/2027.
PSE&G Contact Information:	Toll-Free Emergency Telephone Number: 800-436-7734 Toll-Free Customer Service Telephone Number: 800-436-7734 www.pseg.com PSE&G will continue to deliver your electric and you will continue to pay PSE&G for this service. Call PSE&G in the event of any emergencies/outages/etc.