

CUSTOMER GUIDE

What You Should Know
as an OG&E Customer

Rider, Automated Metering (Smart Meter) Opt-Out Rider, Economic Development Incentive Credit Rider, Production Tax Credit Rider, Southwest Power Pool Cost Tracker, Grid Enhancement Mechanism.

OG&E also has rate schedules available to provide electric service to small power production facilities.

2) Franchise Fee: This amount includes any applicable franchise fee.

3) Sales Tax: This amount includes any applicable sales taxes.

OG&E CUSTOMER PROGRAMS

You may elect to transfer to a new rate plan subject to the terms and availability contained in the individual tariff.

To participate in any of these programs or for more information, contact OG&E at the telephone number shown on your electric bill or visit OGE.com.

PAPERLESS BILLING

With Paperless Billing, view your bill online and have it sent straight to your inbox instead of your mailbox. There are no statements to misplace, no checks to write, and no stamps to buy. In addition, OG&E saves money, too, since there's no paper, printing or mailing. This helps keep your bills below the national average. You're also creating a smaller carbon footprint, which helps protect the environment.

AUTOMATIC PAYMENT WITHDRAWAL

Automatic Payment Withdrawal (Auto Pay) is a program that allows OG&E customers to pay their bills automatically. Your bank, credit union or savings and loan will deduct the amount of your electric bill from your checking or savings account (whichever you choose). OG&E will still issue your bill at the regular time each month, which will be plainly marked, "Do Not Pay."

The bill will also show the exact date that your electric bill will be withdrawn from your bank account. You will have 10 days from the date your bill is issued to contact OG&E and stop the withdrawal if you have questions about your bill.

AVERAGE MONTHLY BILLING

Wouldn't it be convenient to know about how much your electric bill will be every month? Knowing ahead of time what to expect can make planning your budget easier. Now, thanks to Average Monthly Billing, you can do just that. The plan is designed to average your monthly payments and level out those unusually high bills that occur during months of high electricity use. Your total annual cost for electricity remains about the same, but you have the convenience of a more consistent bill each month.

THIRD PARTY NOTIFICATION PLAN

OG&E's "Third Party Notification" plan allows any residential customer to designate a "third party" such as a relative, friend, neighbor or social worker to receive a copy of any cut-off notices OG&E must send because of nonpayment of electric bills.

This plan can provide the customer with peace of mind in knowing that there is someone else who will be notified if bill payment problems exist. The third party is not obligated to pay any past-due bills.

ELDERLY/HANDICAPPED/LIFE THREATENING PLAN

When OG&E must consider disconnecting electric service because of past-due bills, we will phone the customer the day before disconnect and inform the Oklahoma Corporation Commission in writing 10 days prior. This only applies to customers who are over age 65, have a physical disability or a life threatening condition. OG&E, the customer and the Commission can work together to resolve the problem.

SENIOR CITIZENS DISCOUNT

Customers that meet the following Eligible Customer Requirements and are subscribed to the R-TOU or R-VPP rate will receive a \$5.00 discount during the five Summer Season months of the year that they are on R-TOU or R-VPP.

Eligible Customer Requirements:

1. Primary Account Holder must be at least 65 years of age.
2. Primary Account Holder must supply date of birth at time of signing up for the R-TOU or R-VPP rate.

LEND-A-HAND

Lend-A-Hand is an OG&E program to help customers who have difficulty in paying their energy bills. The Salvation Army administers the program. You can make a tax-deductible contribution when you pay your bill by indicating the amount of your contribution in the Lend-A-Hand space on the return portion of your bill or by entering the amount you wish to contribute in the space provided when paying your bill online at OGE.com.

CUSTOMER SERVICE FOR THE HEARING IMPAIRED

OG&E provides customer service to hearing impaired customers using a device called Telecommunication Device for the Deaf (TDD). People who cannot speak also can use the device. TDD makes it possible for a non-hearing or non-speaking customer to "call" OG&E by merely typing a message on a computer-like keyboard. The TDD phone number to call inside the Oklahoma City area is 405-232-0410. If you are located outside the Oklahoma City area, a toll free number is available: 1-800-532-6788.

DIRECT STOCK PURCHASE PLAN

OG&E Energy Corp., parent company of OG&E, has an economical, flexible plan for residential customers interested in buying company stock. If you would like to invest in OG&E Energy Corp.'s Common Stock, call 888-216-8114 to order an information packet. The offering will be made only by prospectus.

AUTOMATED METERING

OG&E installed automated meters across our service territory. This meter has the capability to be read, disconnected and reconnected remotely. In the event service is disconnected where an automated meter is installed, no hand-delivered notice will be left at your location at the time of service disconnection.

HEAT PUMP LOAN PROGRAM

We are pleased to offer OG&E customers financing on energy efficient heating and cooling equipment through Communications Federal Credit Union. The savings from the energy efficient equipment will help save on your utility bills.

DEPOSITS

A new customer may be required to post a deposit in the amount of one-sixth of the estimated annual bill as a condition of service. Interest on this deposit is paid monthly. The deposit for residential service will be refunded after 12 months of satisfactory payments, providing that payments were not late more than twice, service was not disconnected and no returned checks were presented within the past 12 months. Deposits for non-residential customers will be refunded after 5 years of continuous service at the same service address, providing that the deposit does not exceed \$20,000, payments were not late more than twice, service was not disconnected and no returned checks were presented within the past 24 months. All other deposits for non-residential customers will be refunded when the account is closed.

An established customer may be required to post a deposit in the amount of one-sixth of the estimated annual bill if any of the following conditions are met:

1. Payment is not received by the due date in two or more of the last 12 billing periods.
2. Service has been disconnected for nonpayment of bills in the last 12 months.
3. Payment has been made with a subsequently dishonored check two or more times in the last 12 months.

DEAR OG&E CUSTOMER

Whether you're new in the area served by OG&E, or one of our established customers, we welcome the opportunity to serve you. All OG&E employees do their best to provide our customers with reliable electric service at a reasonable price.

We hope this brochure will better acquaint you with the company and the various products and services we offer our customers. If you have any questions, you may call OG&E at the telephone number shown on your bill or visit OGE.com.

ABOUT OG&E

OG&E is an investor-owned, taxpaying electric utility, supplying electric service to a 30,000 square mile area in Oklahoma and parts of western Arkansas. We own and operate multiple active generating stations, wind farms, and solar farms across the service area. Additionally, we purchase power from two active cogenerating facilities and four wind farms.

OG&E, with about 6,800 megawatts of capacity, generates electricity from low-sulfur Wyoming coal, natural gas, wind and solar.

CUSTOMER SERVICE

OG&E Customer Service is available from 8 a.m. to 5 p.m., Monday through Friday, and our automated system and outage reporting are available 24 hours a day, 365 days a year. Whether it's information about our customer programs or questions about your bill, we're ready to serve you. Our telephone numbers are shown on your bill, online and are also listed in each local telephone directory in our service area.

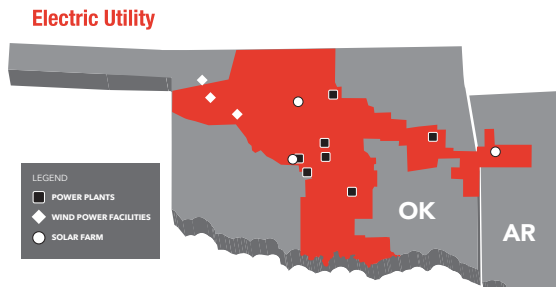
BE PREPARED TO WEATHER THE STORM

Anyone who lives in this part of the country knows that severe weather sometimes leads to a temporary loss of electric service. Altogether, about 70 percent of power outages are caused by weather-related events. Typically, those outages last less than an hour. At times, however, widespread or severe damage may result in some outages that last for extended periods – up to several days. For tips on what to do before, during and after a storm, safety information and more, visit OGE.com.

SYSTEM WATCH™

In response to requests by our customers, OG&E is the first utility to offer an online outage monitoring system. When outages occur that affect 50 or more customers, System Watch provides real-time outage data, including the city and the number of customers affected by the outage. Current weather conditions in the OG&E service area are shown with a live radar map. Other helpful information is also available. System Watch can be accessed at OGE.com.

OG&E SERVICE AREA



YOUR ELECTRIC BILL

OG&E conducts its monthly billing operations on a “cycle” basis. This procedure allows us to spread out our billing work uniformly each month. You will receive your bill a few days after your meter is read.

There are several convenient ways to pay your monthly electric bill:

By mail using the return envelope that is provided with your bill. Our mailing address is: OG&E, P.O. Box 24990, Oklahoma City, OK 73124-0990.

In person at an authorized kiosk station in your area. You may pay with cash, credit or debit card at the kiosks. Find a complete list of authorized kiosks online at OGE.com or by contacting the OG&E call center at 405-272-9741 or toll free at 800-272-9741. Note that a transaction fee may apply.*

Auto Pay (Automatic Payment Withdrawal) automatically deducts your payment from your checking or savings account on its due date. For more information or to enroll, go to OGE.com. Read more about Auto Pay in the OG&E Customer Programs section of this guide.

Pay online by simply signing in to OGE.com. OG&E does not charge a fee to use this service.

Text to pay with myOG&Ealerts™. Customers have the ability to pay their bill by text.

U.S. Payments allows customers with a checking account, savings account or credit card to pay their electric bill by telephone. Simply call 1-877-306-9274. Processing fees will apply.*

*OG&E does not receive any portion of the payment processing fees.

When you look at your bill you’ll see that it provides a great deal of information. The front side of your bill contains the basic information as displayed on the SAMPLE BILL shown in this brochure.

1 CUSTOMER NAME		2 SERVICE ADDRESS	
3 FROM	3 TO	4 PREVIOUS METER READING	5 PRESENT METER READING
08/18/2010	07/19/2010	49149	51644
6 METER CONSTANT		7 KILOWATT HOURS	
6		72495	
8 LAST PAYMENT CREDITED \$135.00 ON 06/24/2010		9 ACCOUNT NUMBER	
8		9	
10 PREVIOUS BALANCE		10	
10		10	
11 CHARGE FOR ELECTRIC SERVICE		11	
11		11	
12 FUEL ADJ FACTOR 5-0.000411/KWH		12	
12		12	
13 ACCOUNT TOTAL		13	
13		13	
14 AVERAGE BILLING PAYMENT DUE BY 08/10/2010		14	
14		14	
15 **OG&E'S ACTIVATED INFORMATION IS... QUICK AND EASY TO USE... MAKE OR REVISE... BY CALLING THE... INFORMATION NUMBER LISTED BELOW.		15	
15		15	
16 CHART REFLECTS YOUR KWH USAGE OVER THE PAST 13 MONTHS (INDICATES CURRENT MONTH)		16	
16		16	
17 REPORT POWER OUTAGE 800-522-6870		17	
17		17	
18 CUSTOMER SERVICE 800-272-9741		18	
18		18	
19 Lend-A-Hand Amount		19	
19		19	
20 08/10/2010		20	
20		20	
21 128077844-8		21	
21		21	
22 Address		22	
22		22	
23 PO BOX 24990 OKLAHOMA CITY OK 73124-0990		23	
23		23	

If paying by mail, return the bottom portion of your bill with your payment in the enclosed envelope.

- The name under which we bill your account.
- The address at which service is used.
- Your OG&E account number.
- The dates this billing period covers.
- The previous and current meter readings.
- Meter constant – a number greater than one means that the difference between the previous and present meter readings must be multiplied by this number to determine the kilowatt-hours used.
- Kilowatt-hours used (present meter reading minus previous meter reading, times the meter constant).
- Any previous balance from prior billing(s) and the late payment charge on any past due amount will be listed here.
- The amount and date of the last payment credited.
- The rate schedule under which your account is billed.
- The components of the current bill.
- Multiply the fuel adjustment factor times the kilowatt-hours used to determine the amount of fuel cost included in the charge for electric service.
- The total amount due (any previous balance and/or late payment charge plus the current bill).
- The amount of the late payment charge on the total amount due if not received by the due date.
- Customer Information Area (will be used for various messages pertaining to your electric service).
- Information about your average daily billing for the current period.
- Chart reflecting KWH usage over the past 13 months or your length of service at this address, whichever is less.
- Telephone number to reach OG&E Customer Service Representatives.
- The amount due if payment is not received by the due date.
- Due date of the current bill.
- The amount, in addition to your bill, you desire to contribute to Lend-A-Hand (see explanation of this program elsewhere in this guide).
- The mailing address of the bill.
- The address where the bill and payment should be mailed in the return envelope.

NOTE: The bill shown here is an example of an Oklahoma residential customer’s bill. Bills under other rate schedules or in other jurisdictions may be slightly different.

HOW MUCH DOES MY ELECTRICITY COST?

The best way to track how much electricity is being used is by accessing **Energy Insights**. Various charts and graphs allow you to monitor and manage electricity more efficiently to lower your bills. Sign in to OGE.com to view your Energy Insights.

Here is an explanation of the Standard Residential rate:

Customer Charge:

\$13 per customer per month.

Energy Charge:

Summer Season

(OG&E revenue months of June through October of any year.)

First 1400 kWh per month @ 6.35¢ per kWh.

All additional kWh per month @ 7.09¢ per kWh.

Winter Season

(OG&E revenue months of November of any year through May of the succeeding year.)

First 600 kWh per month @ 6.35¢ per kWh.

All additional kWh per month @ 2.43¢ per kWh.

Minimum Bill:

The customer charge shall be the minimum monthly bill.

BILLING CALCULATIONS

1) Charge for electric service: Customer charge, energy charge, fuel adjustment amount, applicable taxes/fees and applicable riders.

Rate schedules and other riders include:

Residential, Residential Time-of-Use, Residential Guaranteed Flat Bill, Residential Variable Peak Pricing, General Service, General Service Time-of-Use, General Service Guaranteed Flat Bill, General Service Variable Peak Pricing, Oil and Gas Producers, Oil and Gas Producers Time-of-Use, Oil and Gas Producers Variable Peak Pricing, Power and Light, Power and Light Time-Of-Use, Large Power & Light Standard, Large Power and Light Time-of-Use, Public Schools-Small, Public Schools-Small-Time-of-Use, Public Schools-Small-Guaranteed Flat Bill, Public Schools-Small-Variable Peak Pricing, Public Schools-Large, Public Schools-Large-Time-of-Use, Municipal Roadway and Area Lighting (closed), Outdoor Security Lighting (closed), LED Lighting, Municipal Water Pumping, Municipal Water Pumping Time-of-Use, Municipal Water Pumping Variable Peak Pricing, Day-Ahead Pricing, Flex Price, Low Income Assistance Program Rider, Utility Solar Program, Green Power Wind Rider, Rider for Fuel Cost Adjustment, Rider for Annual Public Utility Assessment Fee, Military Base Tariff Credit, Load Reduction Rider, Storm Cost Recovery Rider, Renewable Energy Program Rider, Federal Tax Change Rider, Generation Capacity Replacement Rider, Energy Efficiency Program