



(800) 343-8829

86 Robbins Rd.
Springfield, MA 01104
156 South East St.
Amherst, MA 01002
1488 North Main St.
Palmer, MA 01069

June 2025

We hope this letter finds you and your family well. While the last few years have been unpredictable to say the least, we feel confident that oil prices are moving in the right direction and therefore are comfortable kicking off the 2025-2026 Step-In Program now. As you will remember from past years, we closely monitor the oil futures market so that we can offer our valued customers the best price possible; however, you need to decide whether the Step-In Program is right for you. Alternately, if you decide not to sign up for the pre-pay program, we do offer 12-month and 10-month budget plans that help you spread out your oil payments throughout the year. Find out more on our website at <https://noonanenergy.com/payment-plans/>.

From now until November 30, 2025, our Step-In Program will be in effect, which gives you the opportunity to decide when the time is right to purchase the gallons you will need at a fixed price. All you need to do is call our office, or visit our website: www.noonanenergy.com, to receive the prepaid price of the day. When the timing is right for you, give us your verbal commitment or send us a message via the website to lock in your price, and within five business days return the enclosed contract with a payment. Once your payment and signed contract have been received and accepted, you will enjoy the same worry-free price protection for the gallons purchased just as you have in the past.

In order to provide these options, Noonan Energy must secure a certain number of futures contracts at a set price and offer this price in turn to our customers. When the oil we have purchased is sold, we will purchase additional oil thus the price we offer may fluctuate according to the market. Once you have committed to a price, you will pay that price for all gallons covered in the contract. Rest assured that Noonan Energy has secured oil futures contracts with our suppliers to ensure your prepaid payments are immediately transferred to

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the purchase of oil. Once the contracts are purchased, they cannot be cancelled by Noonan Energy or by you, the customer. As is always the case, we do offer downside protection - please see below for additional information on this option.

Each plan is based on a 400-gallon minimum purchase. Customers selecting the Prepaid Fixed Price Plan will need to make full payment within five business days of their phone or website price acceptance. Five Month Budget Fixed Price Plan customers are required to make their first payment within five business days of price acceptance, with all additional payments due by the 10th of each subsequent month. The first delivery under either plan will occur immediately after receipt of payment.

Additional discounts, promotions, or interest cannot be applied, nor can prepaid oil payments be applied to any service-related charges. Payments must be cash or check only; credit cards will not be accepted for either program. Late or overdue budget payments could disqualify you from participation in the plan. **NO CASH REFUNDS WILL BE MADE.**

***Either plan will require a 150-gallon minimum delivery and 24 hours-notice if you are on will-call delivery. Please call the office if you would like to be placed on automatic delivery. Unless notified, Noonan Energy will continue delivering at our posted price to our automatic delivery customers following completion of their contracted gallons. Again this year, in an effort to be more environmentally friendly, we will not be sending statements to customers on the fixed price plans showing credits remaining on the account unless other charges are owed or unless specifically requested to do so by the customer. However, as you know, we now have an **online customer portal, My Account**, where you can view your history, pay your bill, order a delivery or request service at your convenience. If you have not already accessed the portal, sign up today at www.noonanenergy.com.

Downside Protection Option: In these uncertain economic times, the oil market is increasingly volatile. Just as in past years, there is as much of a chance of oil prices dropping as there is of oil prices increasing. There are risks and these plans are not for everyone. However, as in the past in an effort to provide as many comfortable alternatives for our customers as possible, we will continue to offer downside protection. Downside Protection is an option you may purchase within each of the plans for an additional \$329.95. With downside protection you will be guaranteed the lower price if our credit price on the day of delivery drops below your fixed price for up to 2000 gallons of oil until March 31, 2026. Keep in mind, downside protection is only an option, and you may still select either plan without it.



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2025-2026 Fixed Price Fuel Oil Contract

Name: _____ Account # _____

Address: _____

(Please check the plan that you select.)

_____ Fixed Price Plan

I agree to purchase the following number of gallons for the 2025-2026 heating season:

_____ (number of gallons) X _____ (agreed upon price per gallon) = _____ Total Amount Due

This signed contract and full payment are due within 5 business days of verbal commitment via phone conversation or website confirmation form.

_____ Five Month Budget Fixed Price Plan

I agree to purchase the following number of gallons for the 2025-2026 heating season:

_____ (number of gallons) X _____ (agreed upon price per gallon) = _____ Total Amount Due

Total Amount Due (from above) _____ ÷ 5 = _____ Monthly Payment Due

This signed contract and your first budget payment are due within 5 business days of verbal commitment via phone conversation or website confirmation form, and the remaining 4 payments are due by the 10th day of each following month.

_____ OPTIONAL - Downside Protection (Details in Letter) Please place a check next to the line and add \$329.95

to your total amount due if you would like to take advantage of this offer. This offer is extended as an option only and may be combined with either plan. For customers choosing the five month budget fixed price plan please add \$329.95 to your first payment. Downside protection is only valid for up to 2000 gallons of heating oil until March 31, 2026.

NOONAN ENERGY will continue delivery at our posted price to our automatic customers following the completion of their contracted gallons.

I have read this contract and the accompanying letter, which detail the terms of this agreement. Once NOONAN ENERGY accepts my order, I may not cancel this contract and I shall not be entitled to a refund for any unused portion of my purchase. I fully understand my obligations within this contract and agree to honor them.

Signature (required)

Date

FOR OFFICE USE ONLY

Date Received _____ Amount _____ Payment Type _____