

PROPANE PRICE Winter Outlook for 2020-21

Propane prices for the upcoming winter heating season (November-March) are expected to be 10-15% lower than last winter. Montana-Dakota's customers can expect their bills to be approximately \$15 less per month if we experience average temperatures. The biggest factor influencing customer bills is if the weather varies significantly from average temperatures.

Montana-Dakota purchases propane supplies from regional wholesale suppliers and secures supplies at the lowest possible price. The cost of the propane is passed on to the customer with no markup by Montana-Dakota.

The price outlook for this year's heating season assumes no serious supply disruptions or extreme weather impacts on supply and demand. Montana-Dakota continues to be committed to providing our customers safe and reliable service.

Montana-Dakota encourages customers to use energy wisely and continue individual conservation efforts. Included in this insert are energy-saving tips for the winter heating season, as well as information regarding Montana-Dakota's Balanced Billing program.

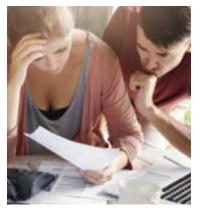
For customers anticipating payment difficulties, call 800-638-3278 to make payment arrangements or to be directed to available energy assistance programs in your area.



For more information, call 800-638-3278 or visit www.montana-dakota.com. f © ♥ m ⊡ MONTANA-DAKOTA UTILITIES CO. A Subsidiary of MDU Resources Group, Inc. In the Community to Serve*

WINTER ENERGY-SAVING TIPS

- Install a programmable setback thermostat. This can be an effective way to control heating costs, allowing the thermostat to be set for a cooler temperature while you are away from home and at night while you are sleeping.
- 2. Check the furnace filter frequently and replace or clean it as needed.
- A humidifier can help control heating costs because the moist air will feel warmer, allowing the thermostat to be set at a lower temperature.
- 4. Adjust register openings in the home. Remember that heat rises, so registers should be partially closed upstairs.
- Use draperies, blinds, curtains or shutters on all windows to slow the loss of heat through the glass. Keep window coverings open on sunny days to let in the sun's warmth.
- 6. Rearrange furniture, placing it next to inside walls and away from windows. Avoid blocking registers with furniture, draperies or carpet.
- 7. Use kitchen, bath and other ventilating fans sparingly. In just one hour, these fans can exhaust a houseful of warm air.
- 8. Make sure the mountings on ceiling fans are snug and tight. Use clear caulking to seal any leaks or minor cracks around them.
- Purchase inexpensive, pre-cut insulation gaskets and seal out cold air entering the home through electrical switches and outlet plates.
- Closets and cabinets on outside walls can leak a great deal of cold air, so make sure the doors fit snugly and keep them closed.



Sometimes, unexpected things happen to all of us.

This includes having trouble making ends meet.

If you find yourself having trouble paying your heating bills, please call Montana-Dakota Utilities at 800-638-3278 and we will direct you to available assistance in your area.

It's OK to ask for help.



In the Community to Serve[®]



BALANCED BILLING

Take the guesswork out of budgeting

Balanced Billing provides customers a way to avoid the highs and lows associated with normal monthly billing. This plan helps take the guesswork out of budgeting for your utility bills.

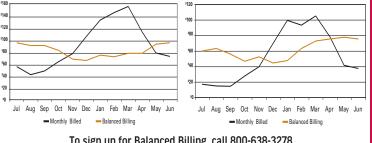
How Balanced Billing works

Your monthly bill is computed by taking an average of your propane or electric usage during the previous 11 months and the current month's usage. Current energy rates are then applied to this average monthly usage to calculate the current payment due. Averaging your usage over the year can reduce large cost fluctuations from extreme weather conditions.

Example: The following graph is an illustration of how an actual MDU propane and electric customer's bill looks on Balanced Billing, and what it would look like without Balanced Billing. Example: The following graph is an illustration of how an actual MDU propane customer's bill looks on Balanced Billing, and what it would look like without Balanced Billing.

Propane and Electric

Propane Only



To sign up for Balanced Billing, call 800-638-3278 or visit www.montana-dakota.com.