



NATURAL GAS PRICE

Winter Outlook for 2017-18



MONTANA-DAKOTA

UTILITIES CO.

A Division of MDU Resources Group, Inc.

In the Community to Serve[®]

As customers prepare for another winter, the amount they pay for natural gas this heating season (November-March) will likely be similar to last year. Mother Nature, as usual, will be the biggest factor in customer bills, pushing them either higher or lower than last year if temperatures vary a lot from average.

Natural gas continues to be the most economical fuel source for heating and water heating. Weather continues to be the main contributing factor in the amount of natural gas used in the home.

The price outlook for this year's heating season assumes no serious supply disruptions or extreme weather impacts on supply and demand. Natural gas prices are subject to monthly changes based on fluctuations in the wholesale market. 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 1-800-638-3278 to make payment arrangements or to be directed to available energy assistance programs in your area.



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or visit www.montana-dakota.com.**

WINTER ENERGY-SAVING TIPS

1. 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.
3. 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.
5. 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.
9. Purchase inexpensive, pre-cut insulation gaskets and seal out cold air entering the home through electrical switches and outlet plates.
10. 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 **1-800-638-3278** 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.

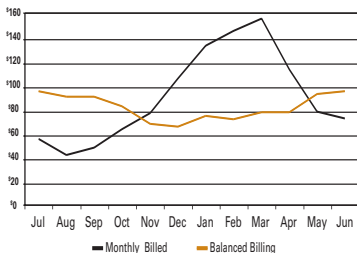
How Balanced Billing works

Your monthly bill is computed by taking an average of your natural gas 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.

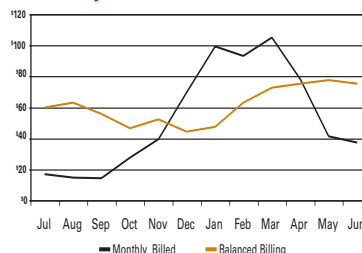
Example: The following graph is an illustration of how an actual MDU natural gas and electric customer's bill looks on Balanced Billing, and what it would look like without Balanced Billing.

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

Gas and Electric



Gas Only



To sign up for Balanced Billing, call 1-800-638-3278 or visit www.montana-dakota.com.