



DIS Case Number: 14-2105-EL-AGG

Section A: Application Information

A-1. Provider type:

☒ Power Broker ☐ Aggregator ☐ Retail Generation Provider ☐ Power Marketer

A-2. Applicant's legal name and contact information.

Legal Name: Maryland Energy Advisors LLC **Country:** United States
Phone: 4107799644 **Extension (if applicable):** **Street:** 509 S. Exeter Street, Suite 505
Website (if any): mdenergyadvisors.com **City:** Baltimore **Province/State:** MD
Postal Code: 21202

A-3. Names and contact information under which the applicant will do business in Ohio

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name	Type	Address	Active?	Proof
PointClickSwitch.com	DBA	509 S. Exeter Street, Suite 505 Baltimore, MD 21202	Yes	File

A-4. Names under which the applicant does business in North America

Provide all business names the applicant uses in North America, including the names provided in A-2 and A-3.

Name	Type	Address	Active?	Proof
PointClickSwitch.com	DBA	509 S. Exeter Street, Suite 505 Baltimore, MD 21202	Yes	File
Maryland Energy Advisors, LLC	Official Name	509 S. Exeter Street, Suite 505 Baltimore, MD 21202	Yes	Link

A-5. Contact person for regulatory matters

Phil Croskey
509 S. Exeter Street #505
Baltimore, MD 21202
US
phil@mdenergyadvisors.com
4107799644

A-6. Contact person for PUCO Staff use in investigating consumer complaints

Phil Croskey
509 S. Exeter Street #505
Baltimore, MD 21202
US
phil@mdenergyadvisors.com
4107799644

A-7. Applicant's address and toll-free number for customer service and complaints

Phone: 888-826-1316	Extension (if applicable):	Country: United States
Fax: 410-779-9224	Extension (if applicable):	Street: 509 S. Exeter Street, Suite 505
Email: info@pointclickswitch.com	City: Baltimore	Province/State: MD
	Postal Code: 21202	

A-8. Applicant's federal employer identification number

27-2283741

A-9. Applicant's form of ownership

Form of ownership: Limited Liability Company (LLC)

A-10. Identify current or proposed service areas

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

Service area selection

AEP Ohio
Duke Energy Ohio
FirstEnergy - Cleveland Electric Illuminating
FirstEnergy - Ohio Edison
FirstEnergy - Toledo Edison
AES Ohio

Class of customer selection

Commercial
Industrial
Mercantile
Residential

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 10-24-2014

A-12. Principal officers, directors, and partners

Please provide all contacts that should be listed as an officer, director or partner.

Name	Email	Title	Address
Emily Lashley	elashley@whitefordlaw.com	Attorney	509 S Exeter St, Ste 505 Baltimore, MD 21202 US
Paul Clary	accounting@mdenergyadvisors.com	President	509 S. Exeter Street #505 Baltimore, MD 21202 US
Jason Schwartzberg	jason@mdenergyadvisors.com	Co-Founder	509 S. Exeter Street, Suite 500 Baltimore, MD 21202 US
Phil Croskey	phil@mdenergyadvisors.com	CEO	509 S. Exeter Street #505 Baltimore, MD 21202 US

A-13. Company history

The Company was formed in 2010 to provide demand and supply side energy solutions for businesses, utilities and government. The Company also founded PointClickSwitch, a

proprietary online platform powered by MD Energy Advisors that helps residential customers in deregulated energy markets save on utility costs through comparison shopping.. The Company strives to make energy choices simple for everyone. .

A-14. Secretary of State

Secretary of State Link: <https://businesssearch.ohiosos.gov> - Entity # 2338108

Section B: Applicant Managerial Capability and Experience

B-1. Jurisdiction of operations

List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application..

Jurisdiction of Operation: Maryland, Ohio, New Jersey, New Hampshire, Pennsylvania, Massachusetts, Delaware, Maine, Rhode Island, Washington, DC, Virginia, New York, Texas, Connecticut

B-2. Experience and plans

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the plan for contracting with customers, providing contracted services, providing billing statements and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

Application Experience and Plan Description: The Company was formed in the State of Maryland in 2010 and provides demand and supply-side energy efficiency solutions for businesses, individuals, utilities and government agencies. The Company also formed PointClickSwitch.com, a proprietary online platform powered by MD Energy Advisors that assists residential customers in deregulated energy markets save on utility costs through comparison shopping. Since 2010, the Company has grown and now conducts business in multiple states in the US providing energy evaluations and solutions for cost-saving energy use.

B-3. Disclosure of liabilities and investigations

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or

informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction..

Liability and Investigations Disclosures: None.

B-4. Disclosure of consumer protection violations

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years?

No

B-5. Disclosure of certification, denial, curtailment, suspension or revocation

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years?

No

Section C: Applicant Financial Capability and Experience

C-1. Financial reporting

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or upload the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

Does not apply



C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a balance sheet, income statement, and cash flow statement. If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, provide audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns with **social security numbers and bank account numbers redacted**.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

Preferred to file this information confidentially

C-3. Forecasted financial statements

Provide two years of forecasted income statements **based solely on the applicant's anticipated business activities in the state of Ohio**.

Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

Preferred to file confidentially



C-4. Credit rating

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter 'Not Rated'.

This does not apply

C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

C-6. Bankruptcy information

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy?

- Applicant
- Parent company of the applicant
- Affiliate company that guarantees the financial obligations of the applicant
- Any owner or officer of the applicant

No

C-7. Merger information

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months?



No

C-8. Corporate structure

Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required, and the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

Stand-alone entity with no affiliate or subsidiary companies

Section D: Applicant Technical Capacity

D-1. Operations

Power brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of electricity to retail customers.

Operations Description: Maryland Energy Advisors provides broker/aggregator services for commercial and residential gas and electricity retail customers. Advertisement is done through word of mouth, website and presentations at various speaking events/trade shows. Each customer is evaluated through a review of past energy usage and matched up with gas/electricity provider to best meet the customer's needs.

D-2. Operations Expertise & Key Technical Personnel

Given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations. Include the names, titles, e-mail addresses, and background of key personnel involved in the operations of the applicant's business.



**Public Utilities
Commission**

File(s) attached



Public Utilities
Commission

Application Attachments

UNITED STATES OF AMERICA
STATE OF OHIO
OFFICE OF THE SECRETARY OF STATE

I, Frank LaRose, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign business entities; that said records show MARYLAND ENERGY ADVISORS LLC, a Maryland Limited Liability Company, Registration Number 2338108, was registered in the State of Ohio on October 24, 2014, is currently authorized to transact business in this state.



*Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 30th day of May, A.D. 2023.*

A handwritten signature in blue ink, appearing to read "Frank LaRose".

Ohio Secretary of State

Validation Number: 202315003160

Search inquiry: (My company)

ProfilePlusSM Report

as of: 07/14/22 15:26 ET

Pointclickswitch.Com LLC

Address: 509 S Exeter St Ste 500
Baltimore, MD 21202-4365
United States

Phone: 410-779-9224

Website: pointclickswitch.com

Experian [BIN](#): 983869769

Agent: C T Corporation System

Agent Address: 67 Burnside Ave
East Hartford, CT

Also is (or has been) operating as:

Pointclickswitch.Com
Maryland Energy Advisors LLC
Pointclickswitch.Com
Pointclickswitch Com

Family Linkage:

Ultimate Parent Pointclickswitch.Com LLC
509 S Exeter St Ste 500
Baltimore, MD

Branches / Alternative Locations Pointclickswitch.Com LLC
11811 Hunters Run Dr
Cockeysville, MD United States

Pointclickswitch.Com LLC
509 S Exeter St Ste 320
Baltimore, MD United States

Key Personnel: Chief Executive Officer: Phil Croskey
Officer: Paul Clary
Officer: Jason Schwartzberg

SIC Code: 7319-Advertising Services, Nec
8742-Management Consulting Services
8711-Engineering Services

NAICS Code: 541890-Other Services Related To Advertising
541613-Marketing Consulting Services
541612-Human Resources Consulting Services

Business Type: Corporation

Experian [File Established](#): May 2010

Experian Years on File: 12 Years

Years in Business: 13 Years

Total Employees: 2

[Sales](#): \$95,000

Filing Data Provided by: Maryland

Date of Incorporation: 03/13/2014

Experian Business Credit Score

63
Business Credit
Score



The objective of the Experian Business Credit Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

Key Score Factors:

- Number of commercial accounts with net 1-30 days term.
- Nbr of active commercial accts within the last 12 mos.
- Number of recently active commercial accounts.
- Number of commercial accounts continuously updated.

Business Credit Scores range from a low of 1 to high of 100 with this company receiving a score of 63. Higher scores indicate lower risk. This score predicts the likelihood of serious credit delinquencies within the next 12 months. This score uses tradeline and collections information, public filings as well as other variables to predict future risk.

Experian Financial Stability Risk Rating

A Financial Stability Risk Rating of 2 indicates a 1.11% potential risk of severe financial distress within the next 12 months.

Key Rating Factors:

- Number of active commercial accounts.
- Risk associated with the company's industry sector.
- Risk associated with the business type.
- Employee size of business.

Financial Stability Risk Ratings range from a low of 1 to high of 5 with this company receiving a rating of 2. Lower ratings indicate lower risk. Experian categorizes all businesses to fit within one of the five risk segments. This rating predicts the likelihood of payment default and/or bankruptcy within the next 12 months. This rating uses tradeline and collections information, public filings as well as other variables to predict future risk.

Credit Summary

This location does not yet have an estimated Days Beyond Terms ([DBT](#)), or a Payment Trend Indicator. This is often the result of too few Payment [Tradelines](#).

Please refer to Experian's 'www.BusinessCreditFacts.com' website for more information on establishing Payment Tradelines.

Lowest 6 Month Balance: \$16,239
Highest 6 Month Balance: \$100,000
Current Total Account Balance: \$0
Highest Credit Amount Extended: \$0

Payment [Tradelines](#) (see [charts](#), [detail](#)): 4
Business [Inquiries](#) (see [summary](#)): 3
Banking/Insurance/Leasing (see [detail](#)): 1
UCC Filings (see [detail](#)) (see [summary](#)): 2

■ **Businesses Scoring Worse:** 62%
✓ **Bankruptcies:** 0
✓ **Liens:** 0
✓ **Judgments Filed:** 0
✓ **Collections:** 0

Payment Trend Summary

Insufficient information to produce

Insufficient information to produce

Monthly Payment Trends
chart.

Quarterly Payment Trends
chart.

Insufficient information to produce
Continuous Payment Trends
chart.

Insufficient information to produce
Newly Reported Payment Trends
chart.

Insufficient information to produce
Combined Payment Trends
chart.

Trade Payment Information

Payment Experiences (Financial Trades)

Supplier Category	Reported Date	Activity Date	Payment Terms	Recent High Credit	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT	Comments
Fincl Svcs	1/31/22		Rev	\$100,000	\$100,000						
Fincl Svcs	1/31/22		Mo	\$148,887	\$16,239						
Fincl Svcs	1/31/21		Mo	\$148,887	\$148,887						

Tradeline Experiences (Continuous Trades)

Supplier Category	Reported Date	Activity Date	Payment Terms	Recent High Credit	Balance	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT	Comments
Packaging	7/04/22		Net 30		\$0						

Inquiries

Summary of Inquiries

Supplier Category	07/22	06/22	05/22	04/22	03/22	02/22	01/22	12/21	11/21
General	0	0	0	1	0	0	0	0	0
Insurance	0	0	0	0	0	1	0	0	0
Utility	0	0	0	0	1	0	0	0	0
Totals	0	0	0	1	1	1	0	0	0

Commercial Banking, Insurance, Leasing

Commercial Banking and Insurance

Type: Commercial Banking
Institution Name: Manufacturers & Traders Trust
Address: P. O. Box 767-8 Buffalo Ny14240
Phone: 716-842-3757

UCC Filings

Date: 01/24/2019
Filing Number: 190124-1247001
Jurisdiction: Sec Of State MD
Secured Party: M&T Bank Ny Buffalo 14203 One M&T Plaza
Collateral: Hereafter Acquired Property, Other Assets (undefined)
Activity: Filed

Date: 09/21/2017
Filing Number: 170921-1201003
Jurisdiction: Sec Of State MD
Secured Party: M&T Bank Ny Buffalo 14203 One M&T Plaza
Collateral: Hereafter Acquired Property, Other Assets (undefined)
Activity: Filed

UCC Filings Summary

Filing Period	Cautionary Filings	Total Filed	Total Released	Total Continued	Amended / Assigned
JUL-Present 2022	0	0	0	0	0
JAN-JUN 2022	0	0	0	0	0
JUL-DEC 2021	0	0	0	0	0
JAN-JUN 2021	0	0	0	0	0
JUL-DEC 2020	0	0	0	0	0
Prior to JUL 2020	2	2	0	0	0

Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter acquired property, Leases, Notes Receivable, or Proceeds.

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Jason B. Schwartzberg

Jason@mdenergyadvisors.com
13205 Falls Road
Cockeysville, MD 21030
Cell: (443) 956-7853

PROFESSIONAL EXPERIENCE

Maryland Energy Advisors, Baltimore, Maryland
President

April 2010-Present

- Provide renewable energy consulting to clients including solar energy and wind energy analysis
- Perform energy audit, lighting retrofit project management and assist with utility bill auditing
- Evaluate energy efficiency & energy management options
- Advise on strategic electricity and natural gas purchasing decisions

A&R Development, Baltimore, Maryland
Development Manager

August 2011-April 2013

- Perform project management responsibilities for multiple real estate and business development projects
- Guide projects through the City approval process
- Analyze development budgets, pro formas and associated City tax benefits to make recommendations regarding project feasibility to executive staff,

Baltimore Development Corporation, Baltimore, Maryland
Economic Development Officer

May 2008-August 2011

- Perform project management responsibilities for multiple real estate and business development projects
- Guide projects through the City approval process
- Analyze development budgets, pro formas and associated City tax benefits to make recommendations regarding project feasibility to executive staff, board of directors, and Mayor.
- Negotiate leases, land purchase and sale agreements
- Identify and acquire sites for redevelopment.
- Propose business and real estate development projects to senior staff and advocate for their implementation based on research, market intelligence, and community outreach

BOARD INVOLVEMENT

The Associated:, Baltimore, Maryland
Board Member

September 2011-Present

- Drive direction of Associated owned assets

McDonogh Alumni Executive Council, Owings Mills, Maryland
Vice President/Chairman of Mentoring Committee

September 2010-August 2016

- The council's principal function is to support the school by example and service and to provide guidance to the Alumni Office

EDUCATION

Loyola College in Maryland, Baltimore, Maryland
Master of Business Administration

May 2008

Franklin and Marshall College, Lancaster, Pennsylvania
Bachelor of Arts in Government; Dean's List
Varsity Baseball: Four-year letter winner

May 2003

Paul T. Clary

Paul@mdenergyadvisors.com
815 Pershing Drive Apt 123
Silver Spring, MD 20910
Cell: (410) 409-7954

MARYLAND ENERGY ADVISORS

Founder

Shape and develop energy strategy for commercial, residential and multifamily clients.

Baltimore, MD
April 2010 – Pres

- Provide clients with overview of energy landscape
- Develop energy education outreach strategies for employers and neighborhood associations
- Evaluate battery storage, solar energy and wind energy options for commercial and industrial clients
- Perform energy audit, lighting retrofit project management and assist with utility bill auditing
- Evaluate energy efficiency consulting to the commercial, residential and multifamily sectors
- Advise on strategic electricity and natural gas purchasing decisions

BALTIMORE DEVELOPMENT CORPORATION

Economic Development Officer – West Team

Baltimore, MD
December 2008 – November 2012

Project manager responsible for overseeing day-to-day economic development initiatives.

- Serve as project manager on the \$1.4 billion Westport Waterfront, a land redevelopment project in the City of Baltimore. Once build out is complete project will generate \$800+ million in new taxes for the City of Baltimore and over 15 thousand permanent jobs.
- Develop financial models used to analyze and recommend financing and strategic alternatives for a \$150+ million Tax Increment Finance (TIF) bond issuance.
- Served as project manager on the \$75 million Fitzgerald development project. Negotiated a \$13 million public subsidy known as a Payment in Lieu of Taxes (PILOT). Once completed project will include 275 rental units and generate \$200+ thousand in new taxes for the City of Baltimore.
- Present financial analysis and project recommendations to audiences including: the Mayor's Office, Board of Directors, Executive staff, civic and municipal parties, developers, legislators, and members of the Board of Estimates and Planning Commission.

BALTIMORE DEVELOPMENT CORPORATION

Assistant Economic Development Officer – West Team

Baltimore, MD
July 2007 – December 2008

Analyzed and evaluated the progress of major urban development and redevelopment projects.

- Co-Led the implementation effort for the Middle Branch Master Plan. Created and appointed members of the Middle Branch Task Force, an interagency working group focused on executing the Plan and carrying forward its vision and recommendations.
- Successfully led the Base Realignment and Closure (BRAC) Zone designation effort for the City of Baltimore, allowing the City to receive priority consideration for financing assistance from various State agencies.
- Responded to local legislative correspondence, reviewed and edited agency testimony for consistency with agency goals.

EDUCATION

MORGAN STATE UNIVERSITY – Earl G. Graves School of Business
Bachelors of Business Administration

Baltimore, MD
May 2007

MEMBERSHIP/VOLUNTEER

American Association of Blacks in Energy (AABE)



PHILIP E CROSKEY

CHIEF EXECUTIVE OFFICER

PROFILE

A results-driven executive committed to leading an organization on key principles...integrity, hard work, and fiscal discipline.

SKILLS

PROFESSIONAL SKILLS

MARKETING



NETWORKING



FUNDRAISING



VOLUNTEERING



PERSONAL HOBBIES

REAL ESTATE



MENTORING



READING



FITNESS



1705 Forest Creek Dr.
Hanover, MD 21076

410-961-4299

phil@mdenergyadvisors.com

www.mdenergyadvisors.com

twitter.com/pointclickswitch

facebook.com/pointclickswitch

WORK EXPERIENCE

CHIEF EXECUTIVE OFFICER / April 2010 - Present

Maryland Energy Advisors, LLC - Baltimore, MD

- Responsible for Strategic Direction of Company.
- Provide oversight of Startup Company.
- Assist commercial and residential energy customers procure energy from alternative suppliers.
- Develop and oversee implementation of sales team.

DIRECTOR OF ECONOMIC DEVELOPMENT / June 2005 - Oct 2012

Baltimore Development Corp - Baltimore, MD

- Responsible for economic development activities for West Baltimore. Including but limited to increasing the tax base in West Baltimore and identifying opportunities for job creation through retention and attraction of business.
- Managing and overseeing progress for the City's \$1.4 billion Westport project that will produce \$350 million in net new property taxes over 20 years. While working with the City of Baltimore Finance Department to issue the largest Tax Increment Financing bond bill of \$160 million.
- Negotiated land disposition agreement for the \$400 million development of 11-acre site along the Middle Branch known as Gateway South.
- Overseeing the \$1.8 billion project known as State Center.
- Managed the \$6 million redevelopment of the former Northern District Police Station.
- Managing redevelopment of the Charles North District a \$200M implementation of the Charles North Master Plan.
- Managed the \$30 million relocation and development of New Psalmist Baptist to the Seton Business Park
- Managed a staff of four, providing a team oriented environment where everyone is given the encouragement to succeed.

INTERIM PRESIDENT & CEO / Jan 2008 - Aug 2009

Park Heights Renaissance Inc. - Baltimore, MD

- Responsible for oversight and implementation of the Park Heights Master Plan.
- Oversaw day to day operations of the organization.
- Initiated all facets of the startup operation for the Park Height Renaissance (PHR).
- Management and oversight of the budget for PHR.
- Raised capital for the organization and community including \$4.5MM from the State of Maryland, \$50K in Community Investment Tax Credits, \$25k from Enterprise Community Partners.
- Formulated strategic direction and staffing needs for organization.
- Established the Park Heights Residents/Community Council.
- Oversight of the Home Improvement Loan where 43 homeowners to date in Park Heights have received extensive renovation to their homes and top quality service.
- Hired and managed existing staff of four. Providing a team first environment where everyone feels vested in the success of the organization.



PHILIP E CROSKEY

CHIEF EXECUTIVE OFFICER

PROFILE

A results-driven executive committed to leading an organization on key principles...integrity, hard work, and fiscal discipline.

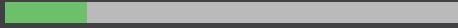
SKILLS

PROFESSIONAL SKILLS

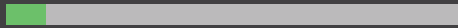
MARKETING



NETWORKING



FUNDRAISING



VOLUNTEERING

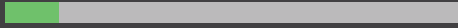


PERSONAL HOBBIES

REAL ESTATE



MENTORING





READING



FITNESS



 1705 Forest Creek Dr.
Hanover, MD 21076

 410-961-4299

 phil@mdenergyadvisors.com

 www.mdenergyadvisors.com

 twitter.com/pointclickswitch

 facebook.com/pointclickswitch

WORK EXPERIENCE...CONTINUED

SENIOR OFFICER - BUSINESS DEV., CONSUMER LENDING

May 2004 - March 2005

MBNA America - Wilmington, DE

- Developed targeted direct mail marketing material and implemented strategies that resulted in 50,000 accounts and \$500Million in new loans.
- Managed all Consumer Lending Internet and email marketing efforts.
- Utilized database models to expand profitability of each new account.
- Tested sensitivities to ensure price was properly aligned with product to maximize profit margin.
- Maintained cost-effectiveness of mail campaigns by working with external vendors to ensure utilization of new technology.
- Develop and oversee implementation of sales team.

OFFICER - MARKETING/ADVERTISING, CONSUMER LENDING

Nov 1999 - May 2004

MBNA America - Wilmington, DE

- Direct mail marketing manager responsible for developing direct mail marketing solicitation while maintaining cost effectiveness and ROI.
- Managed National Education Association account and 400 marketing endorsement relationships for the Consumer Lending division.
- Partnered with internal advertising to ensure effective marketing results to target audience.
- Developed magazine advertisements for endorsing group publications.
- Acquired 75,000 accounts through utilizing affinity direct mail marketing equating to \$750MM in new loans.

EDUCATION

BUSINESS MANAGEMENT - B.S. / Dec 1997

Morgan State University - Baltimore, MD

COMMUNITY INVOLVEMENT

BOARD MEMBER - American Association of Blacks in Energy (AABE Baltimore Chapter)

Competitive Retail Electric Service Affidavit

County of Baltimore :

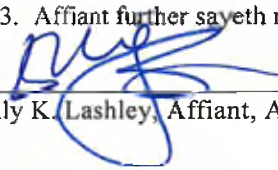
State of Maryland :

Emily K. Lashley, Esquire Affiant, being duly sworn/affirmed, hereby states that:


1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Sections 4905.10(A), 4911.18(A), and 4928.06(F), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10, 4911.18, and 4928.06(F), Ohio Revised Code.
4. The applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. The applicant will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the applicant.
6. The applicant will fully comply with Section 4928.09, Ohio Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The applicant will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The applicant will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the applicant will provide, it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio.
11. The Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating consumer complaints.

12. The facts set forth above are true and accurate to the best of his/her knowledge, information, and belief and that he/she expects said applicant to be able to prove the same at any hearing hereof.

13. Affiant further sa~~y~~eth naught.

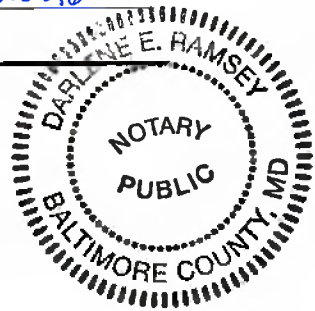

Emily K. Lashley, Affiant, Authorized Agent

Sworn and subscribed before me this 30th day of May, 2023
Month Year


Signature of official administering oath

DARLENE E. RAMSEY, Notary Public
Print Name and Title in and for the State of Maryland

My commission expires on 6-19-2026



**This foregoing document was electronically filed with the Public Utilities
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5/30/2023 3:25:44 PM

in

Case No(s). 14-2105-EL-AGG

Summary: In the Matter of the Application of Maryland Energy Advisors LLC