

FILE

4)

Ohio**Public Utilities
Commission**Competitive Retail Natural Gas Service
(CRNGS) Provider ApplicationCase Number: 12 2086 -GA- CRS

Please complete all information. Identify all attachments with a label and title (example: Exhibit C-2 Financial Statements). For paper filing, you can mail the original and three complete copies to the Public Utilities Commission of Ohio, Docketing Division, 180 East Broad Street, Columbus, Ohio 43215-3793.

A. Application Information**A-1. Provider Type.**

Select the competitive retail natural gas service (CRNGS) provider type(s) for which the applicant is seeking certification. Please note you can select more than one.

Retail Natural Gas
AggregatorRetail Natural Gas
Broker

Retail Natural Gas Marketer

2020 JUL 14 PM 1:00
FUC**A-2. Applicant's legal name and contact information.**

Provide the name and contact information of the business entity.

Legal Name: Snyder Brothers Energy and Marketing, LLC
Street Address: One Glade Park East P.O. Box 1022
City: Kittanning State: PA Zip: 16201
Telephone: 724-548-8101 Website: www.snyderbrothersinc.com

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: Snyder Brothers Energy and Marketing, LLC
Street Address: One Glade Park East P.O. Box 1022
City: Kittanning State: PA Zip: 16201
Telephone: 724-548-8101 Email: nathan.henry@snydercos.com

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

Provide all business names the applicant uses in North America. You do not need to include the names provided in A-2 and A-3.

Name(s): N/A

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
Technician UAOH Date Processed 7/14/20

A-5. Contact person for regulatory matters.

Name: Nathan A. Henry-Vice President of Gas Marketing
Street Address: One Glade Park P.O. Box 1022,
City: Kittanning State: PA Zip: 16201
Telephone: 724-548-8101 Email: nathan.henry@snydercos.com

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

Name: Nathan A. Henry-Vice President of Gas Marketing
Street Address: One Glade Park P.O. Box 1022,
City: Kittanning State: PA Zip: 16201
Telephone: 724-548-8101 Email: nathan.henry@snydercos.com

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

Street Address: One Glade Park East P.O. Box 1022
City: Kittanning State: PA Zip: 16201
Toll-free Telephone: 800-394-8101 Email: gasmarketing@snydercos.com

A-8. Applicant's federal employer identification number.

FEIN: 45-5465303

A-9. Applicant's form of ownership (select one).

Sole Proprietorship <input type="checkbox"/>	Limited Liability Partnership (LLP) <input type="checkbox"/>	Corporation <input type="checkbox"/>	Partnership <input type="checkbox"/>
Limited Liability Company (LLC) <input checked="" type="checkbox"/>	Other: _____		

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:

Columbia Gas of Ohio



Dominion Energy Ohio



Duke Energy Ohio



Vectren Energy Delivery
of Ohio



Class of customer selection:

Industrial



Residential



Small Commercial



Large Commercial



A-11. Start Date.

Indicate the approximate start date the applicant began/will begin offering services.

Date: in service

A-12. Principal officers, directors and partners.

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

A-13. Company history.

Provide an attachment with a concise description of the applicant's company history and principal business interests.

A-14. Secretary of State.

Provide evidence that the applicant is currently registered with the Ohio Secretary of State.

A-15. Proof of Ohio office and employee.

Provide "Proof of an Ohio Office and Employee" in accordance with Section 4929.22 of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address.

Name: Donald L. Mason, Esq.
Street Address: 41 South High Street, 21st Floor, Roetzel and Andress, LPA
City: Columbus State: Ohio Zip: 43215
Telephone: 614-723-2011 Email: dmason@ralaw.com

B. Managerial Capability

Provide a response or attachment for each of the sections below.

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.

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.

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.

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? If yes, attach a document detailing the information.

Yes

☐

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? If yes, attach a document detailing the information.

Yes

☐

No

☒

C. Financial Capability

Provide a response or attachment for each of the sections below.

C-1. Financial reporting.

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or attach a copy of 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.

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.

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.

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".

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.

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? If yes, attach a document detailing the information.

Applicant

Parent company of the applicant

Affiliate company that guarantees the financial obligations of the applicant

Any owner or officer of the applicant

Yes

☐

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? If yes, attach a document detailing the information.

Yes

☐

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.

C-9. Financial arrangements.

This section is only applicable if power marketer or retail electric generation provider have been selected in A-1.

Provide copies of the applicant's financial arrangements to satisfy collateral requirements to conduct retail electric/natural gas business activities (e.g., parental guarantees, letters of credit, contractual arrangements, etc., as described below).

Renewal applicants may provide a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU's collateral requirements. The statement or letter must be on the utility's letterhead and dated within a 30-day period of the date the applicant files its renewal application.

First-time applicants or applicants whose certificate has expired must meet the requirements of C-9 in one of the following ways:

The applicant itself states that it is investment grade rated by Moody's Investors Service, Standard & Poor's Financial Services, or Fitch Ratings and provides evidence of rating from the rating agencies. If you provided a credit rating in C-4, reference the credit rating in the statement.

1. The applicant's parent company is investment grade rated (by Moody's, Standard & Poor's, or Fitch) and guarantees the financial obligations of the applicant to the LDU(s). Provide a copy of the most recent credit opinion from Moody's, Standard & Poor's or Fitch.
1. The applicant's parent company is not investment grade rated by Moody's, Standard & Poor's or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The parent company's financials and a copy of the parental guarantee must be included in the application if the applicant is relying on this option.
1. The applicant can provide evidence of posting a letter of credit with the LDU(s) listed as the beneficiary, in an amount sufficient to satisfy the collateral requirements of the LDU(s).

D. Technical Capability

Provide an attachment for each of the sections below.

D-1. Operations.

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

Gas Marketers: Describe the operational nature of the applicant's business, specifying whether operations will include the contracting of natural gas purchases for retail sales, the nomination and scheduling of retail natural gas for delivery, and/or the provision of retail ancillary services, as well as other services used to supply natural gas to the natural gas company city gate for retail customers.

D-2. Operations expertise and key technical personnel.

Provide evidence of the applicant's experience and technical expertise in performing the operations described in this application. Include the names, titles, e-mail addresses, telephone numbers and background of key personnel involved in the operational aspects of the applicant's business.

As authorized representative for the above company/organization, I certify that all the information contained in this application is true, accurate and complete. I also understand that failure to report completely and accurately may result in penalties or other legal actions.



Signature

7/10/2020

Date

Title

Competitive Retail Natural Gas Service Affidavit

County of Armstrong:
Commonwealth
State of Pennsylvania:

Nathan A Henry, 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 and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.
4. 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. 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. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. 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.
9. 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.
10. Affiant further sayeth naught.

Nathan A Henry - Vice President - Gas Marketing
Signature of Affiant & Title

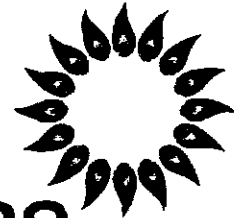
Sworn and subscribed before me this 10th day of July, 2020
Month Year

Leslie S Chvala
Signature of official administering oath

Leslie S Chvala
Print Name and Title

Commonwealth of Pennsylvania - Notary Seal
Leslie S. Chvala, Notary Public
Armstrong County
My Commission Expires January 28, 2022
Notary Commission ID: 1026739

My commission expires on 1/28/2022



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT A-12 PRINCIPAL OFFICERS, DIRECTORS, & PARTNERS

SNYDER BROTHERS ENERGY MARKETING, LLC:

Ohio Corporation

Chairman and CEO/President	D. E. Snyder
Vice-President	D. C. Snyder
Vice-President	R. G. Snyder
Vice-President	Bryan K. Snyder
Vice-President/Gas Marketing	Nathan A. Henry
Vice-President/Sales	Lloyd W. Cravener
Treasurer	T. C. Snyder
Secretary	M. A. Snyder
Assistant Secretary	Mark A. Karenchak

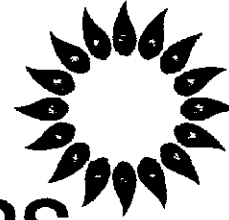
SNYDER BROTHERS ENERGY MARKETING, LLC:

Directors:

D. E. Snyder
D. C. Snyder
T. C. Snyder
R. G. Snyder
M. A. Snyder

All of the above can be contacted at:

One Glade Park East, P. O. Box 1022, Kittanning, PA 16201 or by telephone at 724-548-8101



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT A-13 COMPANY HISTORY

SNYDER BROTHERS, INC., Independent Producers and Suppliers of Natural Gas and Crude Oil, is a member of Snyder Brothers Energy Marketing, LLC.

Snyder Brothers, Inc. is one of the largest, privately-funded, independent producers of natural gas in Pennsylvania. We have been drilling natural gas and oil wells, since the mid 1970's and currently drill more than 10 horizontal wells per year.

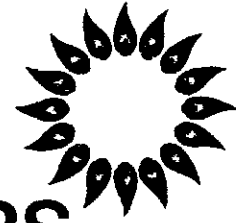
Snyder Brothers, Inc. produces in excess of 150,000 mcf per day in Armstrong, Indiana, Clarion, Warren, Jefferson, Fayette, Westmoreland, McKean, and Clearfield Counties.

In 2001 Snyder Brothers expanded operations to include the marketing of natural gas to commercial and industrial end-users. Snyder Brothers, Inc. currently supplies customers on the following utilities: Peoples Natural Gas, Columbia Gas of Pennsylvania, Peoples Gas, National Fuel Gas Distribution of Pennsylvania and New York, Mountaineer Gas Company, Dominion Hope, UGI Utilities and PECO.

Snyder Brothers Energy Marketing LLC was established in 2012 to serve customers in Ohio on Columbia Gas of Ohio, Dominion East Ohio, Duke Energy Ohio and Vectren natural gas utilities.

ABOUT GAS MARKETING

Snyder Brothers Gas Marketing division launched, in 2001. Our Gas Marketing division offers for purchase our own natural gas supply and the gas supplies of many other local producers to over 3000 customers in Pennsylvania, New York and West Virginia. We supply our end-users on the following utilities: Peoples Natural Gas, Columbia Gas of Pennsylvania, Peoples Gas, National Fuel Gas Distribution of Pennsylvania and New York, Mountaineer Gas Company, Dominion Hope, UGI Utilities and PECO. Since we ourselves are a high-volume producer of our natural gas, we offer our customers a number of competitive advantages over other marketers, who purchase all of their supplies from outside sources. Our customers receive greater flexibility in contract length and terms and fixed price conversion. Most importantly, our end-users can rest assured knowing that the gas will always be there, since most of the gas we sell comes from our own production.



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT A-14 Secretary of State

Snyder Brothers Energy Marketing, LLC provides the State of Ohio Certificate.

Fri Jun 26 2020

Active

Filings

ARTICLES OF ORGNZTN/DOM. PROFIT LIM.LIAB. CO.

06/01/2012

201215700883

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

I, Frank LaRose, Secretary of State of the State of Ohio, do hereby certify that this is a list of all records approved on this business entity and in the custody of the Secretary of State.



*Witness my hand and the seal of the
Secretary of State at Columbus,
Ohio this 26th of June, A.D. 2020*

Ohio Secretary of State

Frank LaRose



DATE 06/06/2012	DOCUMENT ID 201215700883	DESCRIPTION ARTICLES OF ORGNZTN/DOM. PROFIT LIM.LIAB. CO. (LCP)	FILING 125.00	EXPED .00	PENALTY	CERT .00	COPY .00
--------------------	-----------------------------	---	------------------	--------------	---------	-------------	-------------

Receipt

This is not a bill. Please do not remit payment.

ROETZEL & ANDRESS
NATIONAL CITY CTR, 12TH FLOOR
155 EAST BROAD STREET
COLUMBUS, OH 43215

STATE OF OHIO CERTIFICATE

Ohio Secretary of State, Jon Husted

2111984

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

SNYDER BROTHERS ENERGY MARKETING, LLC

and, that said business records show the filing and recording of:

Document(s):
ARTICLES OF ORGNZTN/DOM. PROFIT LIM.LIAB. CO.

Document No(s):
201215700883



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of the
Secretary of State at Columbus,
Ohio this 1st day of June, A.D.
2012.

Ohio Secretary of State



Form 533A Prescribed by the
Ohio Secretary of State

Central Ohio: (614) 486-3910
Toll Free: (877) SOS-FILE (767-3453)

www.OhioSecretaryofState.gov
Busserv@OhioSecretaryofState.gov

Mail this form to one of the following:

Regular Filing (non expedite)
P.O. Box 670
Columbus, OH 43216

Expedite Filing (Two-business day processing
time requires an additional \$100.00).
P.O. Box 1390
Columbus, OH 43216

Articles of Organization for a Domestic Limited Liability Company

Filing Fee: \$125

CHECK ONLY ONE (1) BOX

(1) ☒ Articles of Organization for Domestic
For-Profit Limited Liability Company
(115-LCA)

(2) ☐ Articles of Organization for Domestic
Nonprofit Limited Liability Company
(115-LCA)

Name of Limited Liability Company		Snyder Brothers Energy Marketing, LLC	
Name must include one of the following words or abbreviations: "limited liability company," "limited," "LLC," "L.L.C.," "Ltd.," or "Ltd."			
Effective Date (Optional)	<div style="border: 1px solid black; width: 100px; height: 20px;"></div> mm/dd/yyyy	(The legal existence of the limited liability company begins upon the filing of the articles or on a later date specified that is not more than ninety days after filing)	
This limited liability company shall exist for (Optional)	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Period of Existence	
Purpose (Optional)	<div style="border: 1px solid black; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 2px;"></div>		

****Note for Nonprofit LLCs**
The Secretary of State does not grant tax exempt status. Filing with our office is not sufficient to obtain state or federal tax exemptions. Contact the Ohio Department of Taxation and the Internal Revenue Service to ensure that the nonprofit limited liability company secures the proper state and federal tax exemptions. These agencies may require that a purpose clause be provided.

ORIGINAL APPOINTMENT OF AGENT

The undersigned authorized member(s), manager(s) or representative(s) of

Snyder Brothers Energy Marketing, LLC

Name of Limited Liability Company

hereby appoint the following to be Statutory Agent upon whom any process, notice or demand required or permitted by statute to be served upon the limited liability company may be served. The name and address of the agent is

R & A Agents, Inc.

Name of Agent

155 East Broad Street, 12th Floor

Mailing Address

Columbus

City

Ohio

State

43215

ZIP Code

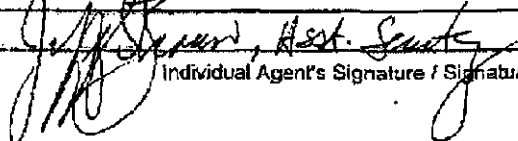
ACCEPTANCE OF APPOINTMENT

The undersigned, named herein as the statutory agent for

Snyder Brothers Energy Marketing, LLC

Name of Limited Liability Company

hereby acknowledges and accepts the appointment of agent for said limited liability company


Individual Agent's Signature / Signature on Behalf of Corporate Agent

☐ If the agent is an individual and using a P.O. Box, check this box to confirm that the agent is an Ohio resident.

By signing and submitting this form to the Ohio Secretary of State, the undersigned hereby certifies that he or she has the requisite authority to execute this document.

Required

Articles and original appointment of agent must be signed by a member, manager or other representative.

If authorized representative is an individual, then they must sign in the "signature" box and print their name in the "Print Name" box.

If authorized representative is a business entity, not an individual, then please print the business name in the "signature" box, an authorized representative of the business entity must sign in the "By" box and print their name in the "Print Name" box.

Signature

By (if applicable)

Print Name

R & A Agents, Inc.

Signature

Jeffrey S. Shaw, Atty. General

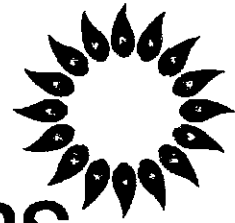
By (if applicable)

Print Name

Signature

By (if applicable)

Print Name



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT B-1 JURISDICTIONS OF OPERATION

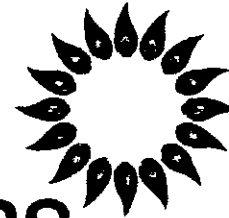
Snyder Brothers, Inc., Affiliate:

Commonwealth of Pennsylvania – A-125108

New York State – 10127SN

Snyder Brothers Energy Marketing, LLC, Applicant:

State of Ohio – 12-265G(1)



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT B-2 "EXPERIENCE & PLANS"

Snyder Brothers Energy Marketing, LLC's experience in the utility industry has enabled them to expand into the retail natural gas business. The company certifies that all billing, contracts and service provided has been and will continue to be in compliance with Ohio Administrative Code 4901:1-3.

Snyder Brothers Energy Marketing uses experienced employees and agents who have been trained appropriately in the contracting process with customers. They use a combination of an in-house billing system and the utility billing options. They keep experienced and knowledgeable staff on hand and available to respond to customer inquiries.

Snyder Brothers Energy Marketing is dedicated to providing excellent customer service, and believes that a comprehensive training program is prerequisite to providing such exemplary service. New employee training is a comprehensive, highly structured process. Trainees must demonstrate subject comprehension and a proficiency in handling customer inquiries in order to advance to a service professional position.

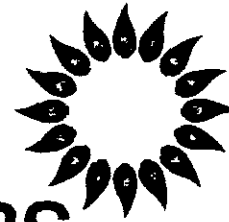
Our existing employees are continually assessed and trained on the importance of efficient issue resolution and customer satisfaction. Training is provided in routine staff meetings, classroom sessions, and focus group participation.

Our sales staff will help potential clients to:

1. Understand the choices available to them in the deregulated energy markets;
2. Understand the current provider's cost structure;
3. Determine how and where savings can be realized;
4. Understand the process for changing to an alternative energy supplier, and;
5. Understand the continuing role of the incumbent utility company.

Snyder Brothers Energy Marketing was established in 2012 and has experience in the utility industry with substantial experience in contracting with customers, providing billing statements, and responding to customer inquiries and complaints. Snyder Brothers Energy Marketing, LLC provides high-quality customer care, resolves any complaints that arise and otherwise fully complies with all Commission rules and regulations.

Snyder Brothers Energy Marketing and its affiliate currently services more than 3000 accounts behind thirteen (13) natural gas utilities. It supplies approximately 18 BCF of gas annually to commercial and industrial end users.

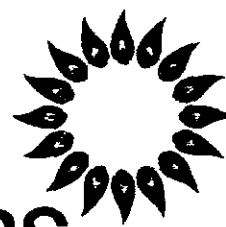


SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT B-4 DISCLOSURE OF LIABILITIES AND INVESTIGATIONS

Snyder Brothers Energy Marketing, LLC has no existing, pending or past rulings, judgments, *contingent liabilities*, and *revocations of authority*, regulatory investigations or any other matters which could adversely impact its financial or operational status or ability to provide retail natural gas services.

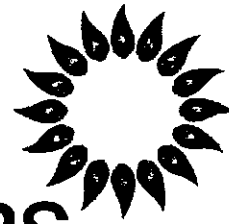


SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT C-1 Financial Reporting

Snyder Brothers Energy Marketing, LLC is a privately-owned company, therefore, there are no SEC Filings.

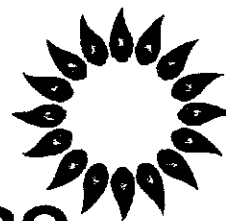


SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT C-4 CREDIT RATING

Snyder Brothers Energy Marketing, LLC is a closely-held company and therefore does not have a posted credit rating.



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT C-5 CREDIT REPORT

Snyder Brothers Energy Marketing, LLC affiliate, Snyder Brothers Inc.'s D&B Report is attached.

SNYDER BROTHERS, INC. DUNS: 80-147-6503

Business Information Report

Company Information

1 Glade Dr
Kittanning, PA 16201

This is a **headquarters subsidiary**
location.
Maintains Branch at Kittanning, PA.

Website www.snyderassociatedcos.com
Telephone (724) 548-8101
Chief Executive: DIRECTOR(S), THE OFFICER(S)
Stock Symbol: NA
Year Started 1995
Employees 60

Financial Statement

Sales NA
Net Worth NA
History: NA
Financial Condition: NA
Financing: NA
SIC: 1382
Line of Business: Oil/gas exploration services

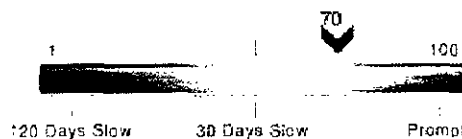
Corporate Family:

This business is a headquarters subsidiary of the corporate family.

Scores

PAYDEX ®

70 ▲
15 days beyond terms



Based on up to 24 months of trade.

D&B PAYDEX® Key

- High risk of late payment
(average 30 to 120 days beyond terms)
- Medium risk of late payment
(average 30 days or less beyond terms)
- Low risk of late payment
(average prompt to 30+ days sooner)

Credit Limit Recommendation

Risk Category
Low

Conservative Credit Limit
\$45k
Aggressive Credit Limit

\$85k

High

Moderate

Low

D&B Rating ®

Rating
1R2

Number of employees: 1R indicates 10 or more employees
Composite Credit Appraisal: 2 is good

The credit rating was assigned based on D&B's assessment of the company's financial ratios and its cash flow. For more information, see the D&B Rating Key.

Below is an overview of the company's rating history since 06/08/2009

D&B Rating	Date Applied
1R2	2018-04-16
--	2009-06-08

The Summary Analysis section reflects information in D&B's file as of July 7, 2020

D&B Viability Rating

Viability Rating Not Available

We currently don't have enough data to build this company's score.

History & Operations

History

The following information was reported: 11/03/2018

Officer(s):

DAVID E SNYDER, PRES
RICHARD G SNYDER, V PRES
CHUCK SNYDER, V PRES
MARK A SNYDER, SEC
DENNIS C SNYDER, V PRES
THOMAS C SNYDER, TREAS
DANIEL BOYLSTEIN, V PRES

DIRECTOR(S):

THE OFFICER(S)

The Pennsylvania Secretary of State's business registrations file showed that Snyder Brothers, Inc was registered as a Corporation on May 11, 1995 under file registration number 2636894
Business started 1995.

DAVID E SNYDER. Antecedents are unknown.

RICHARD G SNYDER. Antecedents are unknown.

CHUCK SNYDER. Antecedents are unknown.

MARK A SNYDER. 1995 - present active here.

DENNIS C SNYDER. Antecedents not available.

THOMAS C SNYDER. Antecedents not available.

THOMAS C SNYDER. Antecedents not available.

DANIEL BOYLSTEIN. Antecedents not available.

Business address has changed from 409 Butler Road, Kittanning, PA, 16201 to 1 Glade Dr, Kittanning, PA, 16201.

AFFILIATES:

Operations

11/03/2018

Description:

Subsidiary of SNYDER ASSOCIATED COMPANIES, INC., KITTANNING, PA which operates as mines construction sand or gravel, specializing in sand and gravel.

As noted, this company is a subsidiary of Snyder Associated Companies, Inc., Duns number 10-159-6310, and reference is made to that report for background information on the parent and its management.

Provides oil and gas field exploration (100%).

Terms are undetermined. Sells to undetermined.

Nonseasonal.

Employees: 60 which includes officer(s). 30 employed here.

Facilities: Rents premises in a building.

Branches: Maintains Branch at Kittanning, PA.

Subsidiaries: Snyder Brothers, Inc.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code. The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

1382 0000 Oil and gas exploration services

NAICS:

213112 Support Activities for Oil and Gas Operations

Payments

PAYDEX®

The D&B PAYDEX® is a unique, dollar weighted indicator of payment performance based on up to 10 payment experiences as reported to D&B by trade references.

3 Month PAYDEX®

79 ▲

When weighted by dollar amount, payments to suppliers average 2 days beyond terms.

Based on payments collected over the last 3 months

24 Month PAYDEX®

70 ▲

When weighted by dollar amount, payments to suppliers average 15 days beyond terms.

Based on payments collected over the last 24 months

When dollar amounts are not considered, then approximately 75 of the company's payments are within terms.

■ High risk of late payment (average 30 to 120 days beyond terms)

Medium risk of late payment (average 30 days or less beyond terms)

■ Low risk of late payment (average prompt to 30+ days sooner)

Payments Summary

Total (Last 24 Months): 10

	Total Received	Total Dollar Amount	Largest High Credit Payment summary	Within Terms	31	Days Slow			
						30-80	81-90	90	
Top Industries									
Misc business service	2	\$350.00	\$0.00	86%	14	0	0	0	
Whol metal	1	\$100,000.00	\$100,000.00	100%	0	0	0	0	
Oil/gas field service	1	\$85,000.00	\$85,000.00	0%	50	50	0	0	
Natural gas distrib	1	\$55,000.00	\$55,000.00	100%	0	0	0	0	
Employment agency	1	\$45,000.00	\$45,000.00	50%	50	0	0	0	
Mfg fluid power pumps	1	\$25,000.00	\$25,000.00	100%	0	0	0	0	
Other Categories									
Cash experiences	3	\$200	\$100	--	--	--	--	--	
Unknown	0	\$0	\$0	--	--	--	--	--	
Unfavorable comments	0	\$0	\$0	--	--	--	--	--	
Placed for collections with D&B	0	\$0	\$0	--	--	--	--	--	
Other	0	N/A	\$0	--	--	--	--	--	
Total in D&B's file	10	\$310,550	\$100,000	--	--	--	--	--	

The highest Now Owes on file is \$85,000

The highest Past Due on file is \$95,000

There are 10 payment experience(s) in D&B's file for the most recent 24 months, with 7 experience(s) reported during the last three month period

Payments Details

Total (Last 24 Months): 10

Date	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last sale w/f (Mo.)
05/2020	Ppt	--	\$250	\$0	--	1 mo
05/2020	Ppt	\$100,000	\$250	\$0	--	1 mo
05/2020	Ppt	\$55,000	\$0	\$0	--	6-12 mos
05/2020	Ppt-Slow 30	--	\$100	\$0	--	1 mo
05/2020	(005)	\$100	\$0	\$0	Cash account	1 mo
05/2020	(006)	\$50	\$0	\$0	Cash account	4-5 mos
04/2020	Ppt-Slow 15	\$45,000	\$0	\$0	N30	1 mo
02/2020	Slow 30-60	\$85,000	\$85,000	\$85,000	--	6-12 mos
12/2019	(009)	\$50	--	--	Cash account	2-3 mos
11/2019	Ppt	\$25,000	\$0	\$0	--	6-12 mos

Payments Detail Key: ■ 30 or more days beyond terms

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

Banking and Finance

Statement Update

Key Business Ratios from D&B

We currently do not have enough information to generate the graphs for the selected Key Business Ratio.

- This Company

Key Financial Comparisons

	(\$)	(\$)	(\$)
This Company's Operating Results Year Over Year			
Net Sales	NA	NA	NA
Gross Profit	NA	NA	NA
Net Profit	NA	NA	NA
Dividends / Withdrawals	NA	NA	NA
Working Capital	NA	NA	NA
This Company's Assets Year Over Year			
Cash	NA	NA	NA
Accounts Receivable	NA	NA	NA
Notes Receivable	NA	NA	NA
Inventories	NA	NA	NA
Other Current	NA	NA	NA
Total Current	NA	NA	NA
Fixed Assets	NA	NA	NA
Other Non Current	NA	NA	NA
Total Assets	NA	NA	NA
This Company's Liabilities Year Over Year			
Accounts Payable	NA	NA	NA
Bank Loan	NA	NA	NA
Notes Payable	NA	NA	NA
Other Current Liabilities	NA	NA	NA
Total Current Liabilities	NA	NA	NA
Other Long Term and Short Term Liabilities	NA	NA	NA
Deferred Credit	NA	NA	NA
Net Worth	NA	NA	NA
Total Liabilities and Net Worth	NA	NA	NA



We currently do not have any recent financial statements on file for your business. Submitting financial statements can help improve your D&B scores. To submit a financial statement, please call customer service at 800-333-0505.

Key Business Ratios

	This Company	Industry Median	Industry Quartile
Solvency			
Quick Ratio	NA	NA	NA
Current Ratio	NA	NA	NA
Current Liabilities to Net Worth	NA	NA	NA
Current Liabilities to Inventory	NA	NA	NA
Total Current	NA	NA	NA
Fixed Assets to Net Worth	NA	NA	NA
Efficiency			
Collection Period	NA	NA	NA
Inventory Turn Over	NA	NA	NA
Sales to NWC	NA	NA	NA
Acct Pay to Sales	NA	NA	NA
Profitability			
Return on Sales	NA	NA	NA
Return on Assets	NA	NA	NA
Return on NetWorth	NA	NA	NA

Public Filings

Summary

The following data includes both open and closed filings found in D&B's database on this company.

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	4	07/20/18

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Judgments

We currently don't have enough data to display this section

Liens

We currently don't have enough data to display this section

Suits

We currently don't have enough data to display this section

UCC Filings

Collateral: Equipment
Type: Original
Sec.Party: PPC LUBRICANTS, INC, JONESTOWN, PA
Debtor: SNYDER BROTHER, INC
Filing No.: 2018071201124
Filed With: SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA
Date Filed: 07/12/18
Latest Info Received: 07/24/18

Sec.Party: PPC LUBRICANTS, INC, JONESTOWN, PA
Debtor: SNYDER BROTHER, INC and OTHERS
Filing No.: 2018072000861
Filed With: SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA
Date Filed: 07/20/18
Latest Info Received: 07/29/18
Original Filing No.: 2018071201124
Original UCC Filed Date: 07/12/18

Collateral: SECURITY INTEREST
Type: Original
Sec.Party: PPC LUBRICANTS, INC, JONESTOWN, PA
Debtor: SNYDER BROTHERS, INC
Filing No.: 2018040501623
Filed With: SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA
Date Filed: 04/05/18
Latest Info Received: 04/17/18

Collateral: SECURITY INTEREST
Type: Original
Sec.Party: PPC LUBRICANTS, INC, JONESTOWN, PA
Debtor: SNYDER BROTHERS, INC.
Filing No.: 2017061201846
Filed With: SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA
Date Filed: 06/12/17
Latest Info Received: 06/20/17

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

Government Activity

Summary

Borrower (Dir/Guar): NO
Administrative Debt: NO
Contractor: NO
Grantee: NO
**Party excluded
from federal program(s):** NO
Possible Candidate:
Labor Surplus Area: N/A
Small Business: N/A

8(A) Firm:

N/A

The public record items contained herein may have been paid, terminated, vacated, or released prior to today's date.

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

Special Events

N/A

Corporate Linkage**Parent**

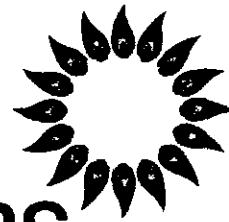
Company Name	DUNS #	City, State
SNYDER ASSOCIATED COMPANIES, INC	10-159-6310	KITTANNING, PENNSYLVANIA

Headquarters (US)

Company Name	DUNS #	City, State
SYLVAN AMERICA, INC.	07-455-7695	KITTANNING, PENNSYLVANIA
ALLEGHENY MINERAL CORPORATION	00-434-5591	KITTANNING, PENNSYLVANIA
SNYDER ASSOCIATED COMPANIES, INC.	10-159-6310	KITTANNING, PENNSYLVANIA
SYLVAN INC.	60-232-3214	KITTANNING, PENNSYLVANIA
GLACIAL SAND & GRAVEL CO.	00-285-9239	KITTANNING, PENNSYLVANIA
STATE INDUSTRIES INC	05-688-5221	KITTANNING, PENNSYLVANIA
SYLVAN FOODS, INC	11-913-7099	KITTANNING, PENNSYLVANIA
SNYDER BROTHERS, INC	80-147-6503	KITTANNING, PENNSYLVANIA

US Linkages

Company Name	DUNS #	City, State
Subsidiaries		
SYLVAN BIO, INC	04-990-0405	KITTANNING, PENNSYLVANIA
C H SNYDER CO	00-580-4497	KITTANNING, PENNSYLVANIA
BAUER COMPANY INC	00-437-9665	KITTANNING, PENNSYLVANIA
ARMSTRONG CEMENT & SUPPLY CORPORATION	04-514-8533	CABOT, PENNSYLVANIA
SNYDER ENTERPRISES INC	19-495-4376	KITTANNING, PENNSYLVANIA
SYLVAN SPAWN LABORATORIES INC	80-703-5167	DAYTON, NEVADA
SYLVAN COMMUNICATIONS, INC	02-991-0978	APTOS, CALIFORNIA
Branches		
SYLVAN AMERICA, INC.	19-584-3086	APTOS, CALIFORNIA
ALLEGHENY MINERAL CORPORATION	16-789-5714	SLIPPERY ROCK, PENNSYLVANIA
ALLEGHENY MINERAL CORPORATION	01-419-5788	HARRISVILLE, PENNSYLVANIA
SYLVAN INC	03-309-7374	KITTANNING, PENNSYLVANIA
ALLEGHENY MINERAL CORPORATION	13-263-0294	SLIPPERY ROCK, PENNSYLVANIA
GLACIAL SAND & GRAVEL CO.	03-794-3065	COWANSVILLE, PENNSYLVANIA
SYLVAN INC.	14-376-0093	KENNETT SQUARE, PENNSYLVANIA
STATE INDUSTRIES INC	62-022-5591	KITTANNING, PENNSYLVANIA
SYLVAN INC.	12-964-6175	KENNETT SQUARE, PENNSYLVANIA
SNYDER BROTHERS, INC	61-974-0913	COWANSVILLE, PENNSYLVANIA
SYLVAN AMERICA, INC.	16-003-1937	DES MOINES, IOWA

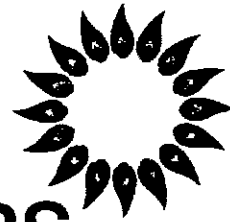


SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT C-6 BANKRUPTCY INFORMATION

Neither Snyder Brothers Energy Marketing, LLC nor any affiliate have filed for reorganization, protection from creditors, or any other form of bankruptcy filings within the last two (2) years.

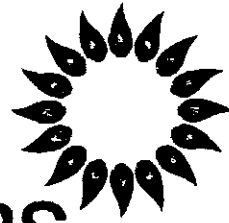


SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT C-7 MERGER INFORMATION

Snyder Brothers Energy Marketing, LLC has not been part of any dissolution, merger or acquisition.



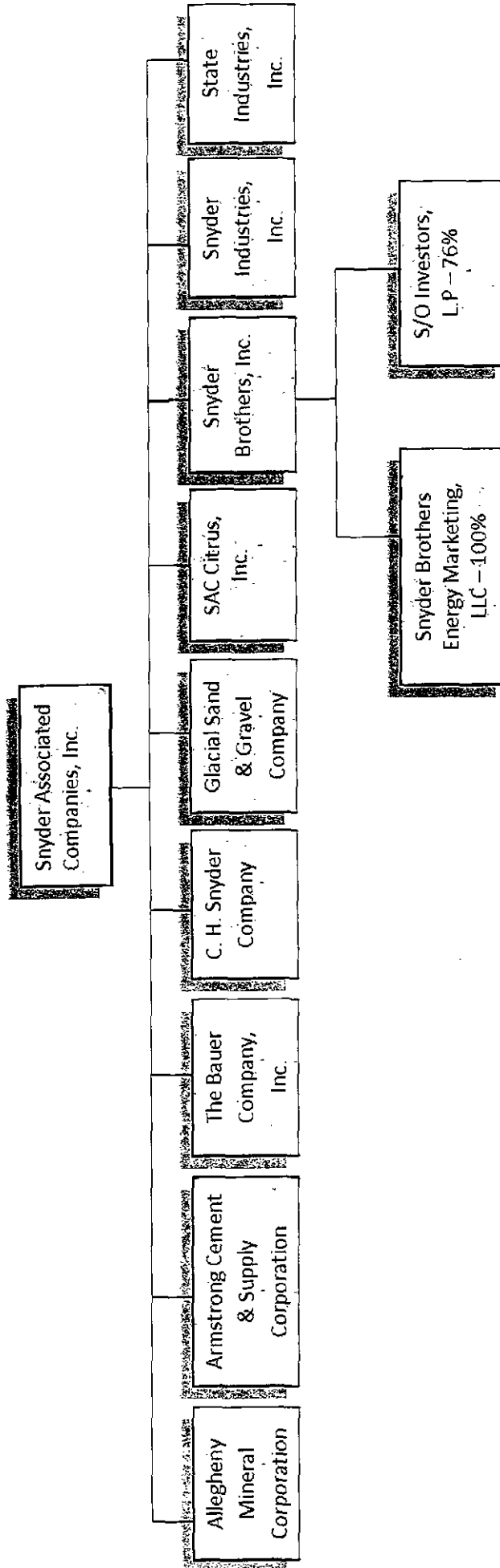
SNYDER BROTHERS

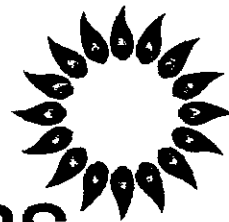
ENERGY MARKETING LLC

EXHIBIT C-8 Corporate Structure

Snyder Brothers Energy Marketing, LLC is included in this graphical depiction of corporate structure.

SNYDER ASSOCIATED COMPANIES, INC. **SUBSIDIARY ORGANIZATIONAL STRUCTURE**





SNYDER BROTHERS

ENERGY MARKETING LLC

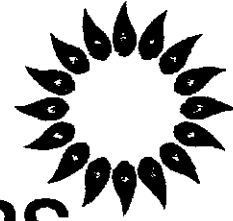
EXHIBIT D-1 OPERATIONS

Snyder Brothers Energy Marketing, LLC operates in the nature of a retail power and natural gas marketing company. It meets all requirements of a Certified Retail Natural Gas Marketer and complies with all scheduling, operating, planning, reliability, customer service and registration regulations, law, rules and practices promulgated by the State of Ohio, the PUCO and with any other entity with which it may transact.

Snyder Brothers Energy Marketing, LLC nominates, forecasts and schedules retail natural gas delivery through utilities pipelines either by themselves or through a service agreement.

Snyder Brothers Energy Marketing, LLC uses a combination of utility billing services as well as their own customer billing system.

Applicant's member is currently active in the process of drilling natural gas wells and transporting that gas production to end users via interstate pipelines and local production directly into local utilities. Its operations include contracting for natural gas purchases for retail sales, the nomination and scheduling of retail natural gas for delivery, and the provision of retail ancillary services along with other necessary services to deliver natural gas supply to the natural gas company city gate for retail customers.



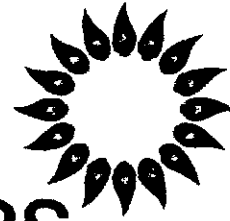
SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT D-2 OPERATIONS EXPERTISE

Snyder Brothers Energy Marketing, LLC's staff is well trained in all aspects of the Natural Gas Marketer industry including purchasing, sales, transportation, and scheduling of natural gas. A top priority will be compliance with Ohio Public Service Commission rules and regulations as well as compliance with market and utility protocols.

Snyder Brothers Energy Marketing and its affiliate currently serves approximately 3000 accounts behind the natural gas utilities previously identified and provides approximately 18 BCF of gas annually to commercial and industrial end users.



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT D-2 OPERATIONS EXPERTISE

Nathan A. Henry – Vice President of Marketing, nathan.henry@snydercos.com, 724-548-8101

Lloyd Cravener – Vice President of Sales, lloyd.cravener@snydercos.com, 724-548-8101

Robert Kornrumpf – Physical Trader, bobk@snydercos.com, 724-548-8101

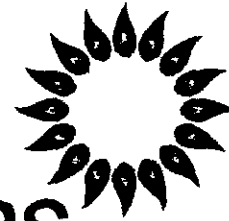
Tripp Kimball – Futures Trader, tripp.kimball@snydercos.com, 724-548-8101

Alicia Peluso – Back Office Supervisor, alicia.peluso@snydercos.com, 724-548-8101

Sarah Wetzel – Wholesale Billing Supervisor, sarah.wetzel@snydercos.com, 724-548-8101

Nathan Henry received his Bachelor of Science degree in Business Administration with a concentration in Accounting from Clarion University. In 2004 he joined Snyder Brothers Gas Marketing Team and has been involved in all aspects of the gas marketing division including trading, scheduling, billing, and contract administration. Nate oversaw Snyder Brothers' entry into a number of new distribution service areas. In 2014 he was promoted to Vice President of Gas Marketing.

Lloyd Cravener received his Bachelor of Science degree in Business Administration with a concentration in Accounting from Indiana University of Pennsylvania. In 1986 he joined Snyder Associated Companies in the Accounting Department, eventually advancing into the growing natural gas entity. Lloyd oversaw the contracting of all wholesale and utility gas sales among other aspects of the financial part of Snyder Brothers, assisting Snyder Brothers' entry into the retail and end-user marketing business. In 2011 he was promoted to Vice-President of Sales.



SNYDER BROTHERS

ENERGY MARKETING LLC

EXHIBIT D-2 OPERATIONS EXPERTISE

Robert Kornrumpf joined Snyder Brothers Gas Marketing as a scheduler in December 2009. Bob brings extensive experience in logistics, problem-solving and mathematical probability with a Bachelors of Science degree in Mathematics. Bob also has extensive experience in inventory accounting and relationship functioning, both of which are vital for accurate gas scheduling.

Tripp Kimball attended the University of New Hampshire's Whittemore School of Business & Economics where he graduated Summa Cum Laude in 2002 with a Bachelors of Arts degree in Economics with a Financial and Managerial concentration. He has been employed with Snyder Brothers since 2007, covering most of the company's financial trading in energy products. Prior to joining Snyder Brothers, Tripp was employed for two years with an energy commodity group at former broker-dealer, Advest which was acquired by Merrill Lynch in 2005.

Alicia Peluso attended Indiana University of Pennsylvania where she graduated in December 2012 with a Bachelors of Science degree in Accounting. She is presently studying for her MBA at the University of Phoenix with an anticipated graduation date of August 2014. She most recently worked as a staff auditor at First Commonwealth Bank before joining Snyder Brothers in May 2013.

Sarah Wetzel attended Slippery Rock University where she graduated in May 2013 with a Bachelors of Science degree in Finance. She most recently worked at PNC Financial Services before joining Snyder Brothers in May 2014.