



DIS Case Number: 18-1517-GA-AGG

Section A: Application Information

A-1. Provider type:

☒ Retail Natural Gas
Broker

☐ Retail Natural Gas
Aggregator

☐ Retail Natural Gas
Marketer

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

Legal Name: Tobelmann Energy Brokers, Inc.

Country: United States

Phone: 6102809409 **Extension (if applicable):**

Street: 15 Kiloran Wynd

Website (if any): www.tobelmann.net

City: Glenmoore

Province/State: PA

Postal Code: 19343

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
Tobelmann Energy Brokers, Inc.	Official Name	15 Kiloran Wynd Glenmoore, PA 19343	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
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A-5. Contact person for regulatory matters



Public Utilities Commission

John Tobelmann
15 Kiloran Wynd
Glenmoore, PA 19343
US
john@tobelmann.net
6106391406

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

John Tobelmann
15 Kiloran Wynd
Glenmoore, PA 19343
US
john@tobelmann.net
6106391406

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

Phone: 888-583-7760	Extension (if applicable):	Country: United States
Fax: 484-204-0618	Extension (if applicable):	Street: 15 Kiloran Wynd
Email: john@tobelmann.net	City: Glenmoore	Province/State: PA
	Postal Code: 19343	

A-8. Applicant's federal employer identification number

26-4679562

A-9. Applicant's form of ownership

Form of ownership: Corporation

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: 11-05-2018

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
John Tobelmann	john@tobelmann.net	Pres	15 Kiloran Wynd Glenmoore, PA 19343 US

A-13. Company history

Tobelmann Energy Brokers, Inc. is an S Corp, incorporated in Pennsylvania, Jan 2009. Its primary function is energy procurement [natural gas and electricity] for commercial and industrial clients. Tobelmann does business in 10 states, including, PA, NJ, DE, MD, Ct, MA, NY, OH, IL and TX.

A-14. Secretary of State

Secretary of State Link:

A-15. Proof of Ohio Employee and Office



Public Utilities Commission

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

Employee Name: John Tobelmann

15 Kiloran Wynd

Glenmoore, PA 19343

US

john@tobelmann.net

6106391406

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..

File Attached

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.

File(s) attached

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..

File Attached

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.

File(s) attached

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.

File(s) attached

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



Public Utilities Commission

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

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.

Operations Description: TEB is not currently actively soliciting customers in Ohio. Our clients come to us by referral. When a potential client contacts us, we will consult with them to find the best 3rd party supply for their business. We provide them with options and facilitate a mutually agreed upon supply contract. The client then signs a supply agreement with the preferred or recommended 3rd party supplier.

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.

File(s) attached



Public Utilities
Commission

Application Attachments

Entity#: 2134043
Filing Type: FOREIGN CORPORATION
Original Filing Date: 09/04/2012
Location: --
Business Name: TOBELMANN ENERGY BROKERS, INC.

Status: Active
Exp. Date: -

Agent/Registrant Information

INCORP SERVICES, INC.
9435 WATERSTONE BOULEVARD, SUITE 140
CINCINNATI OH 45249
09/04/2012
Active

Filings

Filing Type	Date of Filing	Document ID
FOREIGN LICENSE/FOR-PROFIT	09/04/2012	201225001015

**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 12th of October, A.D. 2020*

Ohio Secretary of State

A handwritten signature in blue ink, reading "Frank LaRose".

Exhibit B-2

Experience & Plans

Tobelman Energy Brokers, Inc. (TEB) has been incorporated in Pennsylvania since January 2009. Prior to incorporation, the founder and president, John Tobelman had over 17 years in the energy procurement industry.

Since January 2010, when the retail electricity rate caps were removed in Pennsylvania, TEB has secured electricity and natural gas supply for over 500 customers in Pennsylvania, Maryland, Massachusetts, Illinois, Delaware, New Jersey, Connecticut, New York, Ohio and Texas.

TEB may from time to time have customers with locations in other states like Ohio [where we do not normally operate] who request our services in those states. Other than those opportunities, we are not actively marketing our service in Ohio. We are interested in hiring a sales representative in Ohio.

TEB does not bill our customers. TEB does not contract directly with its customers. Rather we facilitate a sales contract between one of many suppliers [that we work with] and the customer. The supplier bills the customer directly and if that customer pays their bill, the supplier pays TEB a commission. If there are any problems between the supplier and the customer, the customer is instructed to first contact TEB to facilitate a resolution. But the ultimate responsibility to solve any problem resides with the supplier. Since our inception, we have not had one problem that we were not able to resolve amicably and no customers to my knowledge have terminated their contract prematurely.

All of the requirements mandated in 4928.10 of the Revised Code are spelled out in the supplier contract, which is provided at the time of contracting.

TOBELMANN ENERGY BROKERS INC**Profit & Loss****Cash Basis****January through December 2018**

	Jan - Dec 18
Ordinary Income/Expense	
Income	
Income	
Commissions	726,777.00
Total Income	726,777.00
Total Income	726,777.00
Cost of Goods Sold	
Contract Labor	105,444.00
Subcontractors - 1099	131,020.41
Total COGS	236,464.41
Gross Profit	490,312.59
Expense	
Advertising and Promotion	7,525.00
Auto and Truck Expenses	17,231.00
Bank Service Charges	443.00
Compensation of Officers	126,000.00
Computer and Internet Expen...	1,895.00
Corporate Gifts	537.00
Dues and Subscriptions	3,118.00
employee Benefits	12,364.05
Insurance Expense	4,062.00
Legal & Professional Fees	8,862.00
Meals and Entertainment	1,340.00
Office Expense	
Supplies	444.00
Office Expense - Other	15,593.00
Total Office Expense	16,037.00
Payroll Taxes	
Employer FICA	15,973.20
FUTA	168.00
PAUC	1,209.16
Total Payroll Taxes	17,350.36
Pension, Profit Sharing	4,980.00
Salaries and Wages	84,000.00
Taxes	

TOBELMANN ENERGY BROKERS INC**Profit & Loss****Cash Basis****January through December 2018**

	Jan - Dec 18
Corp	<u>1,661.00</u>
Total Taxes	1,661.00
Telephone Expense	4,498.00
Travel Expense	
Lodging	1,186.00
Parking & Tolls	<u>468.00</u>
Total Travel Expense	1,654.00
Utilities	<u>2,112.00</u>
Total Expense	<u>315,669.41</u>
Net Ordinary Income	174,643.18
Other Income/Expense	
Other Expense	
2% > Shareholder Health Andy	6,026.20
2% > Shareholder Health John	<u>16,333.24</u>
Total Other Expense	<u>22,359.44</u>
Net Other Income	<u>-22,359.44</u>
Net Income	<u><u>152,283.74</u></u>

Exhibit B-1

Jurisdictions of Operation

Tobelman Energy Brokers, Inc. is certified, registered or licensed in the following states:

State	License or Docket ID #
Pennsylvania	A-2010-2211385
Pennsylvania gas	A-2015-2479238
Maryland	IR-2429
Massachusetts	EB-196
Illinois	12-0097
Texas	80428
Delaware	12-229, order 8154
New Jersey	EA-0191
Ohio	12-603E
Ohio gas	18-678G

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TOBELMANN ENERGY BROKERS INC**Balance Sheet**

As of December 31, 2019

	<u>Dec 31, 19</u>
ASSETS	
Current Assets	
Checking/Savings	
Checking	56,172.00
Total Checking/Savings	<u>56,172.00</u>
Total Current Assets	56,172.00
Fixed Assets	
Vehicles	85,081.00
Furniture and Equipment	6,304.17
Accumulated Depreciation	-91,385.17
Total Fixed Assets	<u>0.00</u>
TOTAL ASSETS	<u>56,172.00</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Chrysler Cap - Dodge Int free	7,374.00
Payroll Liabilities	
Fed/FICA	3,950.00
FUTA	140.70
Keystone	315.00
LST	2.00
PA W/H	715.00
PAUC	18.89
Total Payroll Liabilities	<u>5,141.59</u>
Total Other Current Liabilities	<u>12,515.59</u>
Total Current Liabilities	<u>12,515.59</u>
Total Liabilities	12,515.59
Equity	
Capital Stock	1,000.00
Retained Earnings	42,656.00
Shareholder Distributions	-120,422.27
Net Income	120,422.68
Total Equity	<u>43,656.41</u>

SEE ACCOUNTANTS COMPILATION REPORT

TOBELMANN ENERGY BROKERS INC

Balance Sheet

As of December 31, 2019

	Dec 31, 19
	<hr/>
TOTAL LIABILITIES & EQUITY	56,172.00
	<hr/> <hr/>

SEE ACCOUNTANTS COMPILATION REPORT

2018

FEDERAL STATEMENTS

PAGE 2

CLIENT TOBEL

TOBELMANN ENERGY BROKERS INC

26-4679562

3/10/19

12:45PM

STATEMENT 3
FORM 1120S, SCHEDULE L, LINE 18
OTHER CURRENT LIABILITIES

	BEGINNING	ENDING
PAYROLL LIABILITIES.....	\$ 12,893.	\$ 4,522.
TOTAL	<u>\$ 12,893.</u>	<u>\$ 4,522.</u>

Exhibit B-3

Disclosure of Liabilities and Investigations

Tobelman Energy Brokers, Inc. (TEB) has no existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations or any other matter that could adversely impact our financial or operational status or impact our ability to service our clients.

Exhibit D-2

Key Technical Personnel

John Tobelmann
President
15 Kiloran Wynd
Glenmoore, Pa 19343
(610) 639-1406
(484) 204-0618 fax
john@tobelmann.net

John has been procuring natural gas for customers since 1994.

Andrew Tobelmann
Vice President of Sales
15 Kiloran Wynd
Glenmoore, PA 19343
(888) 583-7760
andy@tobelmann.net

Andy has been in energy sales since 2009. He has assisted customers in choosing natural gas suppliers from that time. At one point, he was responsible for the procurement of 500,000 Dth of Nat gas for several regional customers.

TOBELMANN ENERGY BROKERS INC**Profit & Loss**January through December 2019

	<u>Jan - Dec 19</u>
Ordinary Income/Expense	
Income	
Income	<u>559,349.00</u>
Total Income	559,349.00
Cost of Goods Sold	
Subcontractors - 1099	<u>160,164.04</u>
Total COGS	<u>160,164.04</u>
Gross Profit	399,184.96
Expense	
Advertising and Promotion	7,737.00
Auto and Truck Expenses	18,155.00
Bank Service Charges	433.00
Business Gifts	148.00
Compensation of Officers	126,000.00
Computer and Internet Expenses	6,785.00
Dues and Subscriptions	2,414.00
employee Benefits	4,981.00
Insurance Expense	4,268.00
Legal & Professional Fees	
Legal Fee	0.00
Legal & Professional Fees - Ot...	<u>8,814.00</u>
Total Legal & Professional Fees	8,814.00
Meals and Entertainment	667.00
Miscellaneous	535.00
Office Expense	
Supplies	376.00
Office Expense - Other	<u>16,713.00</u>
Total Office Expense	17,089.00
Payroll Taxes	
Employer FICA	10,817.43
FUTA	140.70
PAUC	<u>3,380.30</u>
Total Payroll Taxes	14,338.43
Pension, Profit Sharing	4,205.00
Salaries and Wages	18,500.00

SEE ACCOUNTANTS COMPIATION REPORT

	<u>Jan - Dec 19</u>
Taxes	
Corp	<u>2,432.00</u>
Total Taxes	2,432.00
Telephone Expense	4,324.00
Travel Expense	
Parking & Tolls	448.00
Travel Expense - Other	<u>1,230.00</u>
Total Travel Expense	<u>1,678.00</u>
Total Expense	<u>243,503.43</u>
Net Ordinary Income	155,681.53
Other Income/Expense	
Other Expense	
2% > Shareholder Health Andy	9,351.74
2% > Shareholder Health John	<u>22,876.11</u>
Total Other Expense	<u>32,227.85</u>
Net Other Income	<u>-32,227.85</u>
Net Income	<u><u>123,453.68</u></u>

Schedule K Shareholders' Pro Rata Share Items (continued)

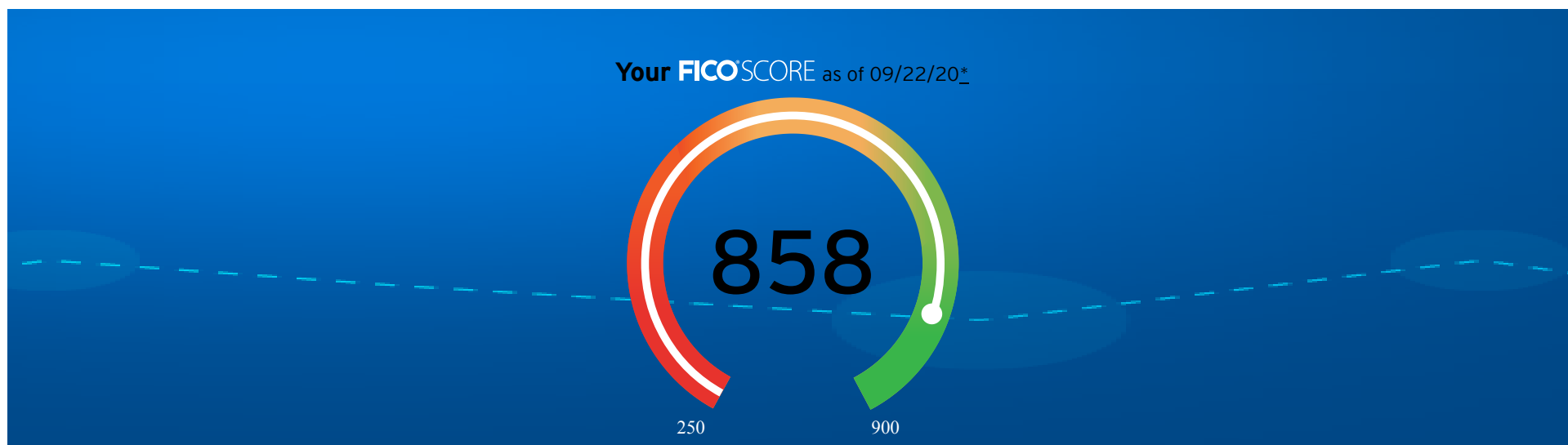
Total amount

Alternative Minimum Tax (AMT) Items	15a Post-1986 depreciation adjustment	15a	
	b Adjusted gain or loss	15b	
	c Depletion (other than oil and gas)	15c	
	d Oil, gas, and geothermal properties — gross income	15d	
	e Oil, gas, and geothermal properties — deductions	15e	
	f Other AMT items (attach statement)	15f	
Items Affecting Shareholder Basis	16a Tax-exempt interest income	16a	
	b Other tax-exempt income	16b	
	c Nondeductible expenses	16c	23,029.
	d Distributions (attach stmt if required) (see instrs)	16d	
	e Repayment of loans from shareholders	16e	
Other Information	17a Investment income	17a	
	b Investment expenses	17b	
	c Dividend distributions paid from accumulated earnings and profits	17c	
	d Other items and amounts (attach statement) SEE STATEMENT 2		
Reconciliation	18 Income/loss reconciliation. Combine the amounts on lines 1 through 10 in the far right column. From the result, subtract the sum of the amounts on lines 11 through 12d and 14p.	18	175,314.

Schedule L Balance Sheets per Books		Beginning of tax year		End of tax year	
Assets		(a)	(b)	(c)	(d)
1	Cash		70,399.		46,151.
2a	Trade notes and accounts receivable				
b	Less allowance for bad debts				
3	Inventories				
4	U.S. government obligations				
5	Tax-exempt securities (see instructions)				
6	Other current assets (attach stmt)				
7	Loans to shareholders				
8	Mortgage and real estate loans				
9	Other investments (attach statement)				
10a	Buildings and other depreciable assets	91,385.		91,385.	
b	Less accumulated depreciation	91,385.		91,385.	
11a	Depletable assets				
b	Less accumulated depletion				
12	Land (net of any amortization)				
13a	Intangible assets (amortizable only)				
b	Less accumulated amortization				
14	Other assets (attach stmt)				
15	Total assets		70,399.		46,151.
Liabilities and Shareholders' Equity					
16	Accounts payable				
17	Mortgages, notes, bonds payable in less than 1 year				
18	Other current liabilities (attach stmt) SEE ST 3.		12,893.		4,522.
19	Loans from shareholders				
20	Mortgages, notes, bonds payable in 1 year or more		22,594.		14,749.
21	Other liabilities (attach statement)				
22	Capital stock		1,000.		1,000.
23	Additional paid-in capital				
24	Retained earnings		33,912.		25,880.
25	Adjustments to shareholders' equity (att stmt)				
26	Less cost of treasury stock				
27	Total liabilities and shareholders' equity		70,399.		46,151.

Forecasted Financial Statements

	Current Year <u>2020</u>	Forecast <u>2021</u>	Forecast <u>2022</u>
Ohio Gas Brokering Rev	\$350	\$500	\$500
Expenses	\$150	\$100	\$100
Net income	\$200	\$400	\$400

[Sign Off](#)

CitiBusiness® / AAdvantage® Platinum Select® Card

We understand you may be concerned about your FICO® Score during these uncertain times. **Click here** for more information from FICO on how to prepare and protect your score during the Coronavirus (COVID-19) pandemic.

Congratulations - You have an exceptional FICO® Score. The below factor(s) are informative but not significant as they represent very marginal areas where your score was adversely affected. Keep up your good financial habits!

Key Factor(s) Affecting Your FICO® Score:

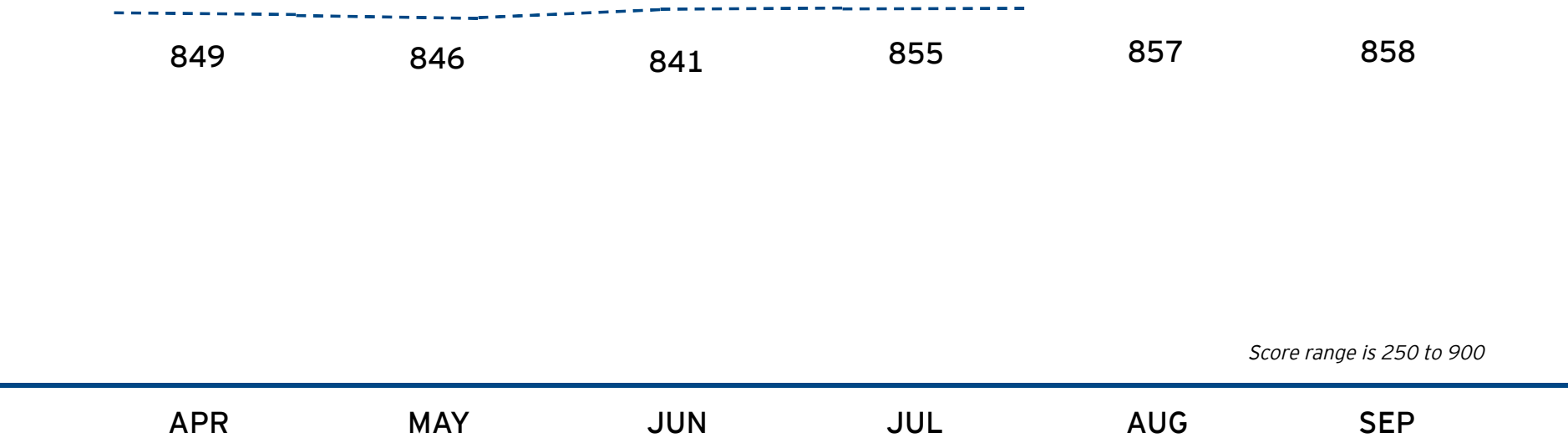
- 1 **Time since most recent account opening is too short**
FICO® Scores consider how recently a person opened a new credit account as shown on their credit report. Your score was impacted because of the time since you opened a new account.



- 2
- Too many accounts with balances**

FICO® Scores consider the total number of accounts a consumer holds with balances, including credit card balance amounts that appear from the most recent account statements—even if that balance was paid off. Your score was impacted by having too many accounts with balances.

Your FICO® Score History



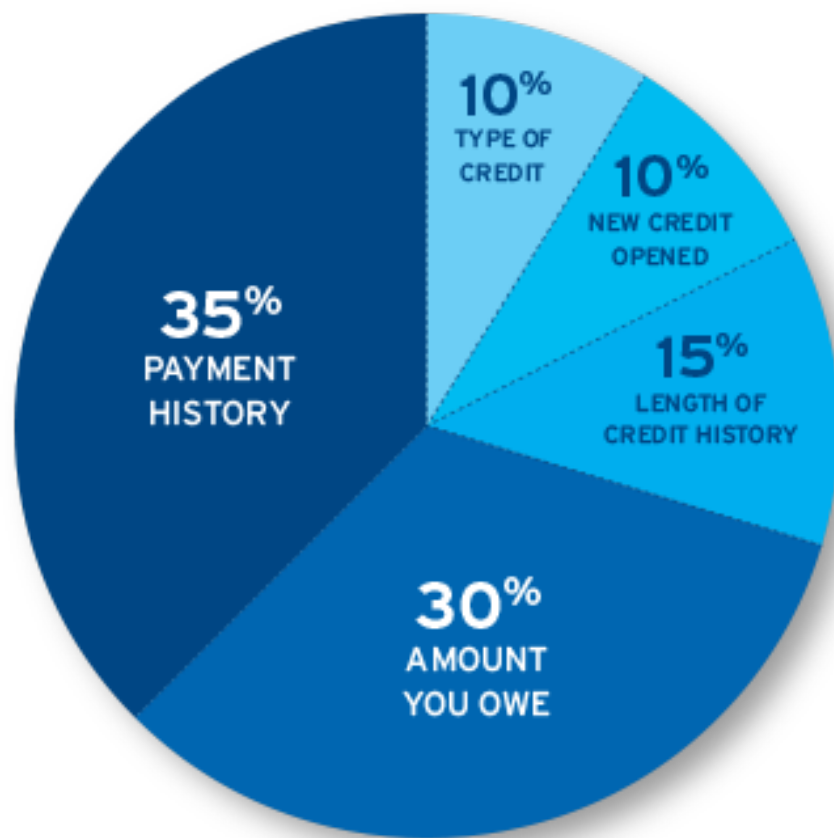
The FICO® Score "as of" dates shown on this page are the dates your score was provided from Equifax. It is available to you about 10 days later to allow time for Citi to validate the information. Simply navigate over any point of your score history to view the date your score was calculated. You will not see a score if we did not receive one for a given month. Checking your FICO® Score monthly will not affect your score.

FICO® Scores are based on data in your credit report, so changes to your score may be a result of changes in your credit report. You can request a free annual credit report from Equifax at www.annualcreditreport.com. Please refer to our FAQs or Useful Links sections for more information.

FICO® Scores: What You Need to Know



Score Deciding Factors



What Your Score Means to Lenders

800 - 900 EXCEPTIONAL
740 - 799 VERY GOOD
670 - 739 GOOD
580 - 669 FAIR
250 - 579 RISKY

FAQs

Why is Citi providing me with my FICO® Score?

Where did Citi get my FICO® Score from?

How often is my FICO® Score updated on Card Benefits?

What score model was used to calculate my score?

Why is this score different from other scores that I received from somewhere else?

[View All Frequently Asked Questions](#)

Resources

Customer Service

1-800-950-5114

Outside of the United States,

Call Citi collect at: 605-335-2222


(TTY: 1-800-325-2865 for hearing and speech impaired services only)

24 hours a day, 7 days a week

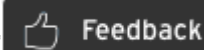
Useful Links

► [Equifax Credit Report Assistance](#)

► [AnnualCreditReport.com](#)

 [FICO® Score FAQ's \(~/media/CPP/Files/LegalDocs/BaseBenefitRedesign/FAQs_About_FICO_Scores_PDF1_FINAL.ashx\)](#)

 [Understanding FICO® Scores \(~/media/CPP/Files/LegalDocs/BaseBenefitRedesign/Understanding_FICO_Scores_PDF1_FINAL.ashx\)](#)



Your FICO® Score is calculated based on data from your Equifax credit report using the FICO® Bankcard Score 8 model and may be different from other credit scores. FICO® Scores are intended for and delivered only to the Primary cardmember and only if a FICO® Score is available. Disclosure of this score is not available for all Citi products and Citi may discontinue displaying the score at our discretion.

FICO and "The score lenders use" are trademarks and/or registered trademarks of Fair Isaac Corporation in the United States and other countries. Your FICO® Score is provided for your own non-commercial personal review, use and benefit. Citi and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Citi and Fair Isaac do not provide 'credit repair' services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

* The FICO® Score "as of" dates shown on this page are the dates your score was provided from Equifax. It is available to you about 10 days later to allow time for Citi to validate the information. [↗](#)

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**Terms & Conditions**

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CA Privacy Hub

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[ID=SecurityCenter&JFP_TOKEN=NDGKWLC8](https://online.citi.com/US/JRS/pands/detail.do?ID=SecurityCenter&JFP_TOKEN=NDGKWLC8))

Help

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[JFP_TOKEN=2RD9J9XF](https://online.citi.com/US/JRS/helpcenter/main.do?JFP_TOKEN=2RD9J9XF))

Contact Us

(<https://online.citi.com/US/ag/contactus>)



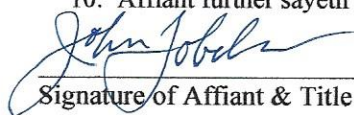
Competitive Retail Natural Gas Service Affidavit

County of CHESTER :

State of PA :

JOHN TOBELMANN, 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.

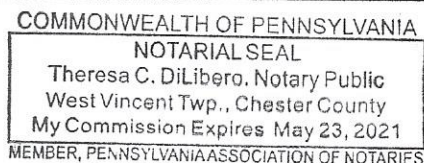

Signature of Affiant & Title

Sworn and subscribed before me this 14th day of October, 2020
Month Year


Signature of official administering oath

Theresa C. DiLibero
Print Name and Title Notary Public

My commission expires on May 23, 2021



This foregoing document was electronically filed with the Public Utilities

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11/18/2020 4:29:12 PM

in

Case No(s). 18-1517-GA-AGG

Summary: In the Matter of the Application of Tobelmann Energy Brokers Inc