



2018

Customer Care Information and Process Guide

For Residential and General
Power Customers

Notice of Revision

The Customer Care Information and Process Guide contains general points of interest and forms on subjects listed within the Customer Care Policy Manual.

This **revised** Customer Care Information and Process Guide is effective July 1, 2018

PREFACE

The Customer Care Information and Process Guide was developed as a companion reference to the Customer Care Policy Manual. This reference contains general information for customers conducting business with MLGW. The Customer Care Information and Process Guide provides answers to frequently asked questions and includes examples of MLGW standardized business forms.

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Section I: Customer Care Information and Process Guide

Section 200.00 Contact MLGW

Customers may contact **MLGW** to start, stop or transfer utility services as well as inquire about a utility bill, special programs or other information by using the following options:

For general information and social media, check out:

- Online - www.mlgw.com
- Facebook - www.facebook.com/MLGW1
- Twitter - @MLGW

To apply for services online, visit:

- Residential - www.mlgw.com/residential/requestservice
- General Power - www.mlgw.com/commercial/requestservicecommercial

Section 200.10 Customer Care Center

Call 901-544-MLGW (6549) or e-mail mlqwcustomeercare@mlgw.org

- Start, stop, transfer utility services: 901-820-7878
- Billing, payment and reconnection of services: 901- MLGW (6549)
- Owner's reconnection of services: 901-528-4547
- Gas leaks and other emergencies: 901-528-4465
- Report an outage: 901-544-6500

Section 200.20 Commercial Resource Center

Call 901-528-4547 or email crc@mlgw.org

- Gas leaks and other emergencies: 901-528-4465
- Report an outage: 901-544-6500

Section 200.30 Other Helpful MLGW Contacts

- Energy Doctor: 901-528-4188
- Gas Pilot Light Up: 901-820-7878
- Leased Outdoor Lighting: 901-528-4548
- New construction estimates: 901-729-8630
- Payment Arrangements Online: www.mlgw.com/payarrange
- Payment by Phone: 1-866-315-0277
- Payment Online: www.mlgw.com/residential/payingyourbill
- Streetlight Patrol: 901-320-1497
- Tree Trimming/Replacement: 901-320-1438

Section 200.40 Special Assistance

The following accommodations are available for the hearing impaired and non-English speaking **Customers**:

- For people who are hearing impaired, but have access to a Telecommunications Device for the Deaf (TDD), please call 901-528-4327.
- For **Customers** who speak little or no English, please contact the **MLGW** Customer Care Center at 901-544-MLGW (6549) or 901-820-7878.

Section 201.00 Community Office Locations and Business Hours

- **Downtown Community Office**

245 South Main Street, Memphis, TN 38103

Monday – Thursday 8:30 AM – 5:00 PM and Friday 8:30 AM – 6 PM

- **Millington Community Office**

5131 Navy Road, Millington, TN 38053

Monday – Friday 8:00 AM – 4:30 PM

- **North Community Office**

2424 Summer Avenue, Memphis, TN 38112

Monday – Thursday 8:30 AM – 5:00 PM and Friday 8:30 AM – 6 PM

- **Lamar Community Office**

2935 Lamar Avenue, Memphis, TN 38114

Monday – Thursday 8:30 AM – 5:00 PM and Friday 8:30 AM – 6 PM

- **Whitehaven Community Office**

1111 East Shelby Drive, 38116

Monday – Thursday 8:30 AM – 5:00 PM and Friday 8:30 AM – 6 PM

Section 202.00 Identification

See the **MLGW** 2018 Customer Care Policy Manual Section 102.00, p. 4 for identification requirements.

If current or prospective **Customer** cannot be identified to a supervisor's satisfaction per the Identification Policy, the **Customer** will be referred to a Tennessee Driver's license office or governmental employer (if applicable) who may execute and submit an Affidavit of Identification in a form to be provided by **MLGW**, a human services agency or other potential source in order to obtain adequate identification.

Section 203.00 Account Information

Customer may request information about their account by calling the Customer Care Center at 901-544-MLGW (6549) or e-mailing mlgwcustomecare@mlgw.org. **Customer** should be prepared to provide additional information about their account and residence for verification purposes.

Customer may request a free previous 12-month history of usage and billing for a single account. Requests for billing histories beyond 12 months, itemized statements and any other requests will be charged at a predetermined rate. **Customers** can use Electronic Bill Presentment and Payment (EBPP) to view, print or pay their bill online at no cost. See Section 207.25, p. 9 for more information about EBPP.

A **MLGW** utility account must be in the name of a living person or active business entity.

MLGW has the legal right and obligation to disconnect services upon notification or discovery of the death of the **Customer of Record**. Spouses or occupants should notify **MLGW** immediately to either disconnect or activate the services in another name.

MLGW may transfer any credit balance or unpaid balance that is the **Customer's** legal obligation to a **Customer's** account. A letter will be sent notifying the **Customer** when a balance transfer is made.

By providing **MLGW** with a telephone number and other contact information, **Customer** agrees that **MLGW** or **MLGW's** agents may contact the **Customer**. This may occur through an automatic telephone dialing system that leaves a voice message or a prerecorded message.

Section 203.10 Privacy Statement

MLGW strives to safeguard the security and integrity of its **Customers'** information. **MLGW** will:

- Only share information with non-affiliated third parties when they are acting on behalf or jointly with **MLGW** or at the **Customer's** request. Information may be shared with governmental or municipal entities.
- Report information about **Customers'** accounts to credit bureaus and/or consumer reporting agencies. Defaults on the utility account may be reflected in the **Customer's** credit report and/or consumer report.

- Adhere to applicable legal requirements that subject **MLGW Customer** billing records to the Public Records Act.

Section 203.20 Public Records Act

MLGW Customer records are subject to the Public Records Act. This act is exclusive to Tennessee residents who are requesting the records of other **MLGW Customers**. Charges may apply for a record request. For more information, contact the Utility Public Records Clerk at 901-528-4478.

Section 204.00 Meter Reading

- **MLGW** reads a **Customer's** meter every 27 - 33 days (under normal circumstances).
- **MLGW** Meter Readers need access to a **Customer's** meters on the scheduled date for monthly meter readings. The following examples may cause a **Customer's** bill to be estimated:
 - a. Overgrown shrubbery making it difficult to locate a meter
 - b. A locked gate or a dog in the yard making the meter completely inaccessible

See the **MLGW** 2018 Customer Care Policy Manual Section 107.00, p. 13 (Exception 1) for more information about estimated billing.

- **MLGW's** Meter Readers use state-of-the-art, hand-held computers when recording their readings. The hand-held computer is highly reliable and has greatly reduced the potential for error. The reading information is downloaded to **MLGW's** mainframe computer at the end of each day.
- Visit www.mlgw.com/residential/reading-your-meter for easy-to-follow directions on how to locate and read your meter.
- Utility usage is calculated similar to that of a car odometer which records miles driven. A utility meter captures and records how much electric, gas and water services are used.
- Electricity is measured and priced in kilowatt hours (kWh). **MLGW** bills **Customers** according to the number of kilowatt hours used as measured by an electric meter. Natural gas and water are measured and priced in units of a hundred cubic feet (**CCFs**).

Section 205.00 Schedule of Charges

The **MLGW** Electric, Gas and Water Schedule of Charges is updated each January and can be reviewed at www.mlgw.com/images/content/files/pdf/ScheduleofCharges.pdf or is available upon request by calling the Customer Care Center at 901-544-MLGW (6549), the Commercial Resource Center at 901-528-4547 or by visiting one of the five Community Offices.

Section 206.00 Billing

A **Customer's** utility bill is due upon receipt and considered past due if not paid on or before the due date shown on the utility bill. Late charges will be assessed the day after the due date. For a detailed explanation of a **MLGW** utility bill, visit www.mlgw.com and register for My Account.

Customer may request to have their utility bill mailed to a third party. This does not relieve the **Customer** of the responsibility for paying their monthly bill. The **Customer of Record** is required to complete a Third-Party Notification form (Exhibit P, p. 43) prior to adding a third party for billing purposes. For information about Third-party Notification see Section 210.20, p. 12.

Section 206.10 Estimated Billing

MLGW will provide **Customers** with an estimated utility bill if an actual meter reading is not possible due to extreme weather conditions, closed or locked gates, pets in yard, no visible access to meters, staffing issues, etc. Estimated utility bills are based on historical billing data. If **MLGW** estimates a **Customer's** utility bill, the word "estimate" will appear on the bill. After the next actual meter reading, the bill will automatically be reconciled and adjusted if the estimated bill was too high or too low.

To help reduce the possibility of meters being estimated, **Customers** are asked to make sure **MLGW** has easy access to all meters on the date the meter reader is scheduled to visit. This date appears in the blue-shaded column on the right side of the utility bill.

If a **Customer's** meter readings have been estimated for two consecutive months, the **Customer** should contact **MLGW** at 901-544-MLGW (6549) to discuss possible problems related to meter access and to schedule an actual meter reading.

Section 206.20 E-Billing – General Power Customers

The E-Billing program is designed to allow a business **Customer** with multiple locations to receive one billing statement per month that encompasses charges for all of the subordinate accounts. Each account's meter is read in its normal billing cycle, but the bill is suspended until the last billing cycle has been completed. When the bill is rendered, the **Customer** must pay the bill in its entirety.

In order to participate in the E-Billing program, the **Customer** must have a minimum of five (5) accounts and cannot:

- a. have an existing balance
- b. have an existing loan or payment arrangement
- c. owe an unpaid deposit
- d. be actively enrolled in the Budget Billing Program

The **Customer** must provide a listing of all the accounts to be included on their E-Billing account.

The **Customer** must submit a payment that covers the exact E-Billing invoice amount. If full payment is not received, the accounts are subject to disconnection and removal from the program. In addition, the **Customer** is subject to removal from the program if payment is received late three (3) times in a 12-month period.

Section 206.25 Master Billing – General Power Customers

The Master Billing Program has been replaced with E-Billing (see Section 206.20, p. 6). **Customers** who were enrolled in Master Billing on or before November 7, 2007 are allowed to remain in the program. The program allows a **General Power Customer** with multiple locations to receive one billing statement per month that encompasses charges for all of the subordinate accounts. Each account is read in its normal billing cycle, but the bill is suspended until the last billing cycle has been completed. Note the following:

- 1) The **Customer** must have a minimum of five accounts and provide a list of all accounts to be included in the Master Billing Program.
- 2) In order to receive a Master Bill, **Customer** cannot:
 - a. have an existing balance
 - b. have an existing loan or Payment Arrangement (see **MLGW** 2018 Customer Care Policy Manual, Section 108.10, p. 15)
 - c. owe an unpaid deposit
 - d. be actively enrolled in the Budget Billing Program (see **MLGW** 2018 Customer Care Information and Process Guide, Section 216.05, p. 15)
- 3) **Customer** must submit a payment that covers the entire Master Bill invoice amount. If the full payment is not received, the accounts are subject to disconnection and removal from the program. **Customer** is also subject to removal from the program if payment is received late three (3) times in a 12-month period. Strict adherence is required to remain in the plan.
- 4) **MLGW** reserves the right to discontinue the Master Billing Program for those **Customers** after appropriate notice is given.
- 5) The termination process may take up to 30 days if a **Customer** requests to be removed or is terminated from the Master Billing Program.

Section 206.30 Sales Tax

MLGW is required to collect taxes on **Residential** water sales in accordance with the State of Tennessee Code Annotated Section 67-6-334. **Customers** can review the code and section at the State of Tennessee website.

Section 206.40 Leased Outdoor Lighting

Customers may contract with the Leased Outdoor Lighting program. This program provides flat-rate billing for **Residential** and **General Power Customers** who have pole-mounted lighting fixtures with either overhead or underground wiring installed by **MLGW** on their property. The **Customer** will be responsible for the cost of each new lighting installation. Leased Outdoor Lighting fees are shown as a line item on the **Customer's** monthly utility bill.

Customers with pre-existing Leased Outdoor Lighting on their property have the option to continue receiving the service or to discontinue the service. The **Customer** will receive notice of the existence of Leased Outdoor Lighting at a premise by letter from **MLGW**, as a line item on their utility bill or other communication from **MLGW**. A **Customer** shall be deemed to have accepted the service if the **Customer** fails to notify **MLGW** to discontinue the service.

For more information, call the Commercial Lighting Department at 901-528-4548.

Section 206.50 City Service Charges and Fees

Sewer, solid waste disposal, mosquito/rodent control, storm water and county fire protection charges are included on your **MLGW** bill (if applicable) for billing purposes. These services are provided by Shelby County, the City of Memphis and surrounding municipalities. For questions about these services, please contact the following:

- Arlington Sewer and Solid Waste – 901-867-2620
- Collierville Sewer Fees – 901-853-3215
- County Fire Protection – 901-379-7074
- Lakeland Sewer and Solid Waste – 901-867-2717
- Memphis Sewer Fees – 901-576-6757
- Memphis Solid Waste Disposal Fees – 901-576-6851 (extension 3)
- Mosquito/Rodent Control – 901-323-8403
- Shelby County Sewer Fees – 901-545-3370
- Storm Water Fee – 901-576-4349

Section 207.00 Payment Options

Section 207.05 AutoPay

AutoPay is an automated payment plan allowing **MLGW** to draft a **Customer's** designated bank account for the net amount of their utility bill each month. To apply for this payment service, **Residential and General Power Service Customers** must complete an AutoPay authorization agreement (Exhibit O, p. 42) and provide a voided deposit slip. **Customer** must not have any returned checks within the last 12 months and a checking account with a bank that is a member of the Automated Clearing House Association. Application forms are available at

www.mlgw.com/residential/autopay or through the Community Offices, the Customer Care Center or the Commercial Resources Center.

Section 207.10 Community Offices

Customer can pay their utility bill in person by visiting one of the five **MLGW** Community Offices. See Section 201.00, p. 2 for Community Office locations and hours of operation.

Section 207.15 Mail

Mail payments to: **MLGW**, P.O. Box 388, Memphis, TN 38145

Section 207.20 Online

To pay **Residential** utility bills online, log in to My Account at www.mlgw.com. Follow the instructions to make a payment. **Customer** must have credit/debit card or personal check information available to complete this transaction. **Customer** can create recurring payments or one-time payments.

Section 207.25 Electronic Bill Presentment and Payment (EBPP)

Electronic Bill Presentment and Payment (EBPP) is a service available to **Residential** and **General Power Customers**. **Customers** can create an online profile at **MLGW's** website at www.mlgw.com to view, print and pay their utility bill online (optional).

- **Customers** who enroll in EBPP and pay from a bank account may do so at no additional charge.
- **Customers** who enroll in EBPP and pay from an electronic check, ATM/debit cards or credit cards will incur a nominal transaction fee.
- Some restrictions may apply regarding electronic payments by cash-only **Customers**.

Section 207.30 Telephone

To pay **Residential** utility bills by phone, call the automated payment system at 1-866-315-0277. **Customer** must have credit/debit card or personal check information available to complete this transaction. A nominal fee will be charged by the vendor providing this service.

Section 207.35 Express Pay

MLGW's automated Express Pay stations (located at **MLGW** Community Offices) allow **Customers** to pay their utility bills 24 hours a day, seven (7) days a week and 365 days a year. The machines accept cash, checks or money orders. **Customers** must have the bottom portion of their bill when using this payment option. For a list of **MLGW** Community Offices, see Section 201.00, p. 2.

Section 207.40 E-Wiz Kiosks at Local Exxon Stores

Cash payments can be made using E-Wiz kiosks located at all local Exxon stores. **Customers** must enter the 16-digit account number or the telephone number and the last four digits of the

Social Security number associated with the account. A nominal fee will be charged when using this payment option.

Section 207.45 Pay Agents

Various other pay agents such as Dollar General, pharmacies and grocery stores are located throughout the city. Pay agents can be located at <http://www.mlgwagents.com>. **Customers** must have both portions of their utility bill and payment must be made on or before the due date printed on the bill when using this payment option.

Section 207.50 ACH Transfers

ACH/EDI and wireless capabilities

Section 208.00 Refunds of Accounts Receivable

MLGW will refund balances on accounts that have a credit balance of \$1.00 or greater as a result of an over-payment, credit adjustment or deposit applied. Credits on inactive accounts are routinely returned to the Customer of Record. Credits on active accounts are refunded at the Customer's request. However, refunds will not be rendered if **Customers** have past due balances on additional accounts. Credit balances for **Residential** and **General Power Customers** are refunded in the following manner at **MLGW's** discretion:

- 1) By check forwarded to the mailing address listed on the **Customer's** account
- 2) By crediting the **Customer's** existing account or by crediting another active account at the **Customer's** request
- 3) By transferring to another active or inactive account with a past due balance

If the credit is the result of a check payment, **MLGW** reserves the right to withhold a refund until after 10 business days.

When refunds are not deliverable, the refund will be maintained by the utility for a period of two years. After two years, the unclaimed refunds will be turned over to the State of Tennessee.

Section 209.00 Energy Conservation Services

Section 209.10 My Account

My Account enables **Customers** to track utility use and find ways to save. The Dashboard and Bill Analysis sections allow users to compare their current bill to the previous month or similar period of the previous year to see what factors caused their bill to change. The Billing History section enables **Customers** to see the impact of energy improvements. Other sections include the Home Energy Center, Find Ways to Save, Carbon Calculator and Learn About Energy. All sections are designed to help **Customers** find detailed information about their homes to help control utility use. For more information about My Account, visit www.mlgw.com.

Section 209.20 Energy Doctor

The Energy Doctor is a free in-home service conducted by **MLGW** Energy Technicians to find ways for **Customers** to save on their utility bills. The Energy Technician will identify energy-saving opportunities by analyzing the **Customer's** HVAC equipment, water heater, attic insulation, windows, doors and other areas. To schedule an Energy Doctor audit, contact **MLGW** Residential Services at 901-528-4188.

Section 209.30 eScore

eScore is a program from TVA to encourage the installation of energy-efficiency upgrades to existing single-family homes. The program provides participants in the MLGW service area with an evaluation to determine a home's energy-efficiency level based on a rating of 1 – 10 with 10 being the most energy efficient. The eScore home evaluation also includes a detailed report with the following:

- A customized list of energy-efficiency upgrades that can be made over time to achieve a rating of 10
- A list of rebates for all qualifying energy-efficiency upgrades
- Photos of evaluated areas
- Instant-saving measures installed at the time of the evaluation

All qualified energy-efficiency upgrades must be performed by a member of the TVA Quality Contractor Network to qualify for rebates.

For program details and participation requirements visit www.2eScore.com or call 1-855-2eScore (1-855-237-2673).

Section 210.00 Connection and Disconnection of Services

The **Customer** or a person of legal age must be present when connecting services (electric, gas or water) for the first time. **Customer** needs to be present when reconnecting gas or water service turned off due to non-payment. **Customer** does not need to be present when reconnecting electric service turned off due to non-payment.

If a **Customer** is planning to move, they should provide **MLGW** with at least one (1) working day notice (Monday – Friday) to disconnect utility services. This also applies if the **Customer** is moving to another address and would like to have services transferred to their new address.

Section 210.10 Automated Proactive Telephone Dialer

The Automated Proactive Telephone Dialer may send an automated message to **Customers** prior to the disconnection of services for non-payment.

Section 210.20 Third-Party Notification (Residential Customers Only)

MLGW offers a voluntary Third-Party Notification Program where a **Customer** may designate a third party for **MLGW** to notify in the event of a disconnection notice due to non-payment. A copy of the cutoff notice will be sent to both the **Customer** and the third-party representative. The third party is not responsible for paying the bill if the Customer of Record defaults on the payment.

MLGW assumes no liability for failure to notify the third party. The Third-Party Notification program does not relieve the **Customer of Record's** duty to pay their utility bill. Participants in this program are not exempt from the standard disconnection process outlined in Section 113.00, p. 21-22 of the **MLGW** 2018 Customer Care Policy Manual.

Customer of Record must complete the Third-Party Notification form (Exhibit P, p. 43) and the form must be approved by an **MLGW** Supervisor prior to enrollment in this program.

Customers may obtain a Third-Party Notification application online at www.mlgw.com/residential/assistanceprograms or at a Community Office. The application must be notarized.

Section 210.30 Property Owner Rights

Only the **Customer of Record** with proper identification may authorize the disconnection of services. However, if **MLGW** can confirm the current tenant no longer has the legal right to occupy the premises and has vacated the premises, the property owner may connect the services in their name.

MLGW will not knowingly be used as an eviction tool for property owners to remove tenants. All regular policies and schedules regarding disconnection for non-payment or other reasons will be followed. If a landlord or property owner is the **Customer of Record** and requests that utility services be disconnected, **MLGW** will disconnect the services.

Section 211.00 Claims

A **Customer's** claim of damages caused by **MLGW** should be submitted to the **MLGW** Claims Department. For more information, call 901-528-4621.

Section 211.10 Weather Conditions

MLGW is not liable for problems caused by lightning, power surges, low voltage, high voltage, loss of power or other temporary abnormal system conditions that are caused by weather, long-term equipment failures or other causes not due to direct negligence by **MLGW** or its employees. The **Customer** will be responsible for purchasing and installing any protective

devices required to protect the **Customer's** equipment from any temporary abnormal system condition that may occur.

Section 212.00 Reporting Identity Theft and Unauthorized Usage of Utility Services (Diversion)

Section 212.10 Reporting Identity Theft

MLGW is committed to protecting the privacy of its **Customers**. **Customers** who have experienced identity theft should notify **MLGW** immediately and take the following steps:

- a. Complete a notarized Affidavit of Fraudulent Receipt of Utilities (Exhibit Q, p. 44).
- b. Provide a police report.
- c. Provide other valid proof that substantiates claim of identity theft.

MLGW will assist in the prosecution to the fullest extent allowed by law anyone who knowingly transfers or uses (without lawful authority) a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal, state or local law.

Section 212.20 Reporting Unauthorized Usage of Utility Services (Diversion)

MLGW's Revenue Protection department has the responsibility of ensuring **MLGW** services are not being stolen or misused. If you suspect anyone of engaging in these illegal activities, you can make an anonymous report with any relevant information by e-mail at revenueprotection@mlgw.org, by calling 901-320-1579 or by visiting one of the **MLGW** Community Offices. You will need to provide **MLGW** with the address involved with the stolen utilities so a proper investigation can be performed.

For more information about the unauthorized usage of utility services (diversion) and examples, see the **MLGW** 2018 Customer Care Policy Manual Section 110.00, p. 18-20.

Section 213.00 Dispute Resolution Process

It is the policy of **MLGW** to allow the **Customer of Record** a process to dispute and resolve matters pertaining to their utility account(s). Disputes should be presented to an **MLGW** representative by the **Customer of Record** or **Authorized Representative** (must provide proof such as power of attorney, designated agent form or other legal documents). **Authorized Representative** must also provide valid identification.

The resolution process is progressive starting with the **Customer's** first point of contact (i.e. Credit Counselor, Service Advisor and Commercial Resource Representative). If resolution is not achieved at the first point of contact, **Customers** may request to present their dispute to a Chief or Supervisor in the Customer Care Center, Commercial Resource Center, Builder Services or one of the Community Offices (see list of locations Section 201.00, p. 2). If there is no resolution at the supervisory level, the **Customer** may request to present their dispute to the

area manager. If there is no resolution at the manager level, the **Customer** is entitled to a Dispute Resolution hearing conducted by the Customer Relations Department.

The Dispute Resolution hearing process is normally completed within 30 working days and during this process, the **Customer's** utility service will not be interrupted. The Dispute Resolution hearing process begins when the account is referred to the Customer Relations Department. At this hearing, **Customers** may present their unresolved dispute to the Manager of Customer Relations or other employee designated by the Vice President of Customer Care. Once the **Customer** has presented their case, the **Customer** will receive written notification of a decision. It is incumbent on **MLGW** to establish its claims by a preponderance of evidence.

The Manager of Customer Relations will monitor the resolution process and notify the Vice President of Customer Care of any disputes that are not resolved within 60 days of initial receipt of the dispute by the Customer Relations Department.

The Dispute Resolution hearing represents the final step in the Customer dispute resolution process. The written decision rendered in accordance with the above referenced process will be final. No additional appeals to any other MLGW employee or agents shall be considered.

Customers who wish to dispute their utility bill should note the following:

- **Residential Customers** should call the **MLGW** Customer Care Center at 901-544-MLGW (6549)
- **General Service Customers** should call the **MLGW** Commercial Resource Center at 901-528-4270

Customers may also register their dispute in the following ways:

- Visit one of the five Community Offices (see list Section 201.00, p. 2)
- Mail a letter to the **MLGW** Research Department at P.O. Box 430, Memphis, TN 38103
- E-mail mlqwcustomecare@mlgw.org

Refer to Section 112.00, p. 20-21 in the **MLGW** 2018 Customer Care Policy Manual for more information about the Dispute Resolution policy. **Customers** can also view the policy by requesting a copy at one of the community offices or by requesting a copy through the mail by calling 901-528-4887.

Section 214.00 Final Bill

A final bill is generated by **MLGW** when utility services have been terminated. If the bill is not paid within 60 days, **MLGW** reserves the right to transfer the bill to any active account held by the Customer of Record or other responsible party and/or may be placed with a collection agency. **MLGW** will notify said **Customer** of the unpaid remaining account balance via the regular U.S. Postal Service two times during the 60-day period before the placement with a collection agency. After placement with the collection agency, the agency shall have authority to pursue all means available to achieve full payment of all overdue amounts including, if necessary, the cost of collections. The account may also be reported to the credit bureaus.

Section 215.00 MLGW Board Meetings

MLGW public Board Meetings are held every first and third Wednesday of each month at 1 PM on the fifth floor in the Board Room at the **MLGW** Administration Building located at 220 South Main Street, Memphis, TN unless otherwise noted and communicated.

Anyone from the public may attend, but will be required to sign in at the **MLGW** Security desk in the lobby. If anyone wants to speak at the Board Meeting, they will be required to complete and return a card providing their name, address, telephone number and subject matter. At the 1 PM meeting, the Chairman of the Board will recognize anyone that has returned a card and allow them to speak for three minutes.

Section 216.00 Special Programs

Section 216.05 Budget Billing

MLGW's Budget Billing program spreads a **Customer's** projected billing over a 12-month period. The projected billing amount is based on the **Customer's** previous 12-month utility usage as well as an adjustment factor that takes into consideration weather, rates and projected gas costs. The **Customer's** Budget Billing amount will remain about the same during the 12-month period unless a large deficit or credit is accrued. **Customers** can sign up for the program at any time (see Exhibit R, p. 45), but a new Budget Billing amount will be assessed in March of each year. Please note the following about the program:

- **Customer** must have an account at the current address for a minimum of six (6) months.
- **A-Rated Customers** may enroll in the program with a maximum existing balance of \$399.99. **Customer** may request to pay their balance in installments over a 12-month period.
- **B-Rated Customers** may enroll in the program with a maximum existing balance of \$199.99. **Customer** may request to pay their balance in installments over a 12-month period.
- Once the **Customer** is enrolled in the program, the **Customer** must pay their bill in full every month. **MLGW** will terminate the Budget Billing plan if the **Customer** fails to meet payment requirements.
- If a **Customer** is disconnected for non-payment, moves to a new address or is removed from the program, they will not be eligible to participate in Budget Billing again for six (6) months. Any remaining balance or credit from the Budget Billing plan will be applied to the **Customer's** next utility statement.
- If a **Customer** no longer wishes to participate in the program, the credit or debit amount will be applied to the next utility statement.
- Surviving occupants of **Customers** who were enrolled in the program can use the 6-month active history of the deceased **Customer of Record**.

For information or to download an application: www.mlgw.com/residential/budgetbilling

Section 216.10 Generation Partners

The TVA Generation Partners program is for **Customers** who install qualified, renewable electric generation equipment at their home or facility and may be eligible for generation credits based on the amount of electricity generated at the site each month. Generation credits appear as a line item on a **Customer's** utility bill and are applied each month. For more information, visit www.mlgw.com/greenpower.

Section 216.15 Gift of Comfort

The Gift of Comfort program provides a means for individuals in the community to make a payment towards a **MLGW Customer's** utility bill as a gift. The gift will appear as a credit on the recipient's utility bill. Visit www.mlgw.com/residential/giftofcomfort to download the gift form (Exhibit S, p. 46) and return the completed form to: Memphis Light, Gas and Water, P.O. Box 388, Memphis, TN 38145. Gift forms are also available at **MLGW** Community Offices.

Section 216.20 Green Power Switch

Customers may enroll in the voluntary TVA Green Power Switch program to support the generation of energy from renewable sources. Green Power Switch charges are itemized on a **Customer's** monthly utility bill. For more information, visit www.mlgw.com/greenpower.

Section 216.25 Life Support Program

MLGW maintains a Life Support program to assist **Customers** requiring special equipment to sustain life. Qualifying equipment is exclusive to the following:

- Ventilator
- Iron lung
- Ventricular Assist Devices (VAD)
- Apnea monitors for premature infants
- Heart monitors for newborn babies for six (6) months or less are approved as temporary life-sustaining equipment

For more information about the Life Support Program, see the **MLGW** 2018 Customer Care Policy Manual Section 116.00, p. 25. To apply for the Life Support program, call 544-MLGW (6549) or visit a **MLGW** Community Office (see list of Community Offices Section 201.00, p. 2).

Section 216.30 Net Due Date Program – Residential Customers

If the **Customer** of record receives income that is only paid once or twice per month and is not supplementing their primary income, the **Customer** may be eligible to change the due date on their utility bill to the 12th of each month pending Supervisory approval.

The **Customer** must:

- Sign a Net Due Date Program Agreement (Exhibit T, p. 47)
- Present supporting documentation such as a driver's license, verification of income and/or a signed statement from their physician (if applicable)
- Pay their current bill which includes the deferred amount by the Net Due Date

Senior **Customers** are exempt from these requirements.

Customers may be eligible for an additional payment arrangement based on the hardship criteria as defined in the **MLGW** 2018 Customer Care Policy Manual Section 108.30, p. 16-17. **Customers** enrolled in the Net Due Date program are not eligible for a Deferred Payment Plan (DEFB). See the **MLGW** 2018 Customer Care Policy Manual Section 108.40, p. 17 regarding Deferred Payment Plans.

If removed from the Net Due Date program for non-compliance, the **Customer** must wait six (6) months before reapplying for the program. For more information or to apply for the Net Due Date program, please call 544-MLGW (6549) or visit a **MLGW** Community Office (see list of Community Offices Section 201.00, p. 2).

Section 216.35 Owner's Reconnect Program

The Owner's Reconnect program is a contractual agreement (Exhibit U, pp. 48 - 50) between **MLGW**, property owners and/or property management groups. It is designed to assist owners of **Residential** rental property and property management groups who have multiple properties and want to avoid the inconvenience of connecting/reconnecting services between tenants as well as related fees.

Only the owner or owner's **Authorized Representative** can request or make service changes on the account. Services will remain active in the owner or owner's **Authorized Representative's** name when utility service is removed from the tenant's name. The owner or owner's Authorized Representative is exempt from connection fees, solid waste disposal fees and minimum charges for three (3) months.

To participate in this program, the owner or **Authorized Representative** must:

- Own a minimum of 10 properties
- Have an active **MLGW** account with an approved **RSA** (Exhibit F, pp. 29 - 30) or **GPSA** (Exhibits G, H and I, pp. 31 - 36) on file
- Provide a notarized service agreement (Exhibit U, pp. 48 - 50) and two forms of identification

- **Residential Customers** will be required to provide a notarized Designated Agent Form (Exhibit K, p. 38)
- Have 24 months of good-pay credit history with MLGW at a residential address or provide a bond, CD or bank letter of credit
- Provide **MLGW** with an e-mail address for receipt of e-mail notices from **MLGW** to the Owner's Reconnect participant. It is the responsibility of the participant to ensure **MLGW** has the appropriate e-mail address.

General Power accounts and real estate agents are not eligible for this program.

Section 216.40 On Track Program

On Track is an **MLGW** program designed to help **Residential Customers** with limited incomes manage debt and pay off their bills over a period of time. The program focuses on education, financial management and social services. For more information, call 901-528-4821 or visit www.mlgw.com/residential/ontrack. See Exhibit V, p. 51 for application form example.

Section 216.45 Plus-1

Plus-1 is a program administered by the Metropolitan Inter-Faith Association (MIFA) to pay utility services for people in need due to unforeseen events causing a financial hardship. **MLGW Customers** fund the program through one-time donations or by adding a dollar or more to their monthly utility bill. Contributions are tax deductible. For more information about the Plus-1 program or to make donations, visit www.mlgw.com/plus1. See Exhibit W, p. 52 for donation form example. If a **Customer** is in need of Plus-1 assistance, contact MIFA at 901-527-0208.

Section 216.50 Share the Pennies

Share the Pennies is a voluntary program administered in conjunction with MIFA. **MLGW Customers** to round their utility bill to the next whole dollar amount. The difference is used to provide eligible customers with grants for home weatherization repairs for eligible customers.

Customers who wish to **opt out** of the bill round up program may do so via the following options:

- Visit mlgw.com/share and submit the opt out form (must have social security number on file with MLGW).
- Call 544-6549 (MLGW), press 1 – 2 – 6 – 2 and follow the prompts or speak with a Service Advisor.
- Speak with an Advisor at any MLGW Community Office

Customers who wish to apply for a home weatherization grant must apply online at mifa.org/sharethepennies during an open application period.

Section 216.55 Winter Moratorium – Senior and/or Disabled Customers

The Winter Moratorium program is designed to prevent non-payment disconnections for qualified **Residential Customers** who are senior citizens (60 years old or older) and/or **Customers** currently receiving disability benefits from the Social Security Administration during the winter months from December 1 through March 1 of every year. **Customer** must meet the following qualifications:

- Must return a completed Winter Moratorium application (Exhibit X, p. 53) with proof of age or disability with documentation that demonstrates receipt of benefits within the last 30 days. Applications must be received by the close of business on November 30th. Applications received after the November 30th deadline will be processed for the following year.
- **Customer's** utility bill must not have any past-due balance above the **minimum balance threshold** of \$199 as of November 30 of each year.
- Participating **Customers** must agree to pay off the total balance owed. Upon request, **MLGW** will spread the balance owed over a three-month period.
- If disconnected for non-payment, **MLGW** will reconnect services to **Customers** upon full payment of the past-due amount and fulfill any deposit requirement.

Customers may pick up an application at any Community Office or can obtain an application online at www.mlgw.com. **Customers** may also call the Customer Care Center at 901-544-6549 to have an application mailed to them.

For the policy governing the Winter Moratorium program, see the **MLGW** 2018 Customer Care Policy Manual Section 115.10, p. 23.

Section 217.00 Definition of Terms

Authorized Representative – acts on behalf of a **Customer**. Requires valid identification and proof such as Power of Attorney, Designated Agent Form or other legal documents

Builder – a business entity engaged in the construction of residential or commercial property

CCFs – unit of measure for water and gas consumption (one CCF = one hundred cubic feet)

Customer or **Customer of Record** – any person or business under contract to receive utility services provided by **MLGW**

General Service Customer – recipient of utility services supplied to premises primarily used to conduct business activities and is billed at a General Power Rate

GPSA – General Power Service Agreement (Exhibits G, H and I, pp. 31 - 36)

MLGW – Memphis Light, Gas and Water

Residential Customer – recipient of utility services supplied to premises where people normally live and are billed at a Residential Rate

RSA – Residential Service Agreement (Exhibit F, pp. 29 - 30)

Section II: Charts, Schedules and Forms

EXHIBIT A: DEPOSIT AND DELINQUENT SERVICE ORDER RECONNECTED (DLQ) CRITERIA

Residential Customers Only

	Current/Initial Deposit	1st Delinquent Service Order*	2nd Delinquent Service Order*	3rd Delinquent Service Order*	4th Delinquent Service Order*	5th & future DLQ up to \$350 maximum*
A-Rated Customer with 24 months or greater MLGW history	\$0	- \$0 deposit - Reconnect fee charged on next bill - Entire past due amount must be paid*	- Minimum deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid
New Customer, Approved by credit assessment/letter of reference with less than 24 months MLGW history (includes senior citizens)	\$0	- Minimum deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$0 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid

	Current/Initial Deposit	1st Delinquent Service Order*	2nd Delinquent Service Order*	3rd Delinquent Service Order*	4th Delinquent Service Order*	5th & future DLQ up to \$350 maximum*
New Customer, Credit Risk (B-Rated)	Minimum deposit	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - A reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit charged on next bill - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$0 additional deposit charged on next bill - A reconnect fee charged on next bill - Entire past due amount must be paid	- \$0 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid
Existing Customer, Credit Risk	Minimum deposit for additional active accounts	- \$50 additional deposit required or bring in line with the minimum deposit - Reconnect fee charge on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$0 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$0 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid

EXHIBIT A: DEPOSIT AND DELINQUENT SERVICE ORDER RECONNECTED (DLQ) CRITERIA (continued)

Residential Customers Only

	Current/Initial Deposit	1st Delinquent Service Order*	2nd Delinquent Service Order*	3rd Delinquent Service Order*	4th Delinquent Service Order*	5th & future DLQ up to \$400 maximum*
Existing Customer, Credit Risk with a deposit less than the minimum deposit	Existing deposit amount	- Charged amount up to the minimum - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	-\$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid	- \$50 additional deposit required - Reconnect fee charged on next bill - Entire past due amount must be paid
Unauthorized Utility Usage	Current deposit less than maximum	- Bill deposit up to the maximum deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges must be paid	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges	-\$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges
	Maximum deposit	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges must be paid	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges	- \$0 additional deposit - Reconnect fee charged on next bill - Entire past due amount and diversion charges

Charges such as connection fees and reconnection fees are subject to change on an annual basis as mandated by the Service Policy Committee. To request a copy of the MLGW Schedule of Charges and related charges, Customers are asked to contact the Customer Care Center at 901-544-6549 or to visit one of the MLGW Community Offices.

EXHIBIT B: DEPOSIT AND DELINQUENT SERVICE ORDER GENERATED CRITERIA

General Power Customers Only

	Initial Deposit	1st Delinquent Service Order	2nd Delinquent Service Order	3rd Delinquent Service Order	4th Delinquent Service Order	And future Delinquent Service Orders
New Customer	- Deposit will be calculated and charged based on 2.5 times the second highest usage for each metered service for the previous 12 months or most current usage. – Refer to deposit options 100.65	- Deposit is re-calculated and the difference is charged <u>if</u> the initial deposit is non-sufficient* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and the difference is charged <u>if</u> additional deposit required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged <u>if</u> additional deposit required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged <u>if</u> additional deposit required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged <u>if</u> additional deposit required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection
A-Rated Customers with 24 months of MLGW good pay credit history**	\$0	- No additional deposit - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged based on 2.5 times the second highest usage for each metered service for the previous 12 months or most current usage - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged <u>if</u> additional deposit is required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged <u>if</u> additional deposit is required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection	- Deposit is re-calculated and charged <u>if</u> additional deposit is required* - Reconnect fee amount depends on the size of meter - Entire past due amount must be paid prior to reconnection

Exhibit C: Disconnection Process – Timelines

Timeline for Residential 'A-Rated' (Good Pay) Customer when ONLY one meter is disconnected for non-payment per delinquent service order. The timeline assumes that the bill balance on day one is below the **minimum balance threshold**. Bills on day one that are above the **minimum balance threshold** will follow the 'B-Rated' timeline below.

WORKDAY

Day 1	Bill rendered with a due date 12 <u>workdays</u> from the printed date
Day 12	Due date for bill rendered on Day 1
Day 13	Late Fees charged
Day 22	Next bill is rendered with a balance due date 12 workdays from the printed date (assumed balance + current charges greater than the minimum balance threshold)
Day 34	Due date for bill rendered Day 22
Day 35	Late Fees charged for bill rendered Day 22
Day 36	Disconnection Notice mailed for total bill past due
Day 43	Next bill is rendered with a due date 12 workdays from the printed date
Day 46	C11 One Service Cutoff Order Prep (Service Order Generated)
Day 47	One metered service (usually electric service) disconnected
Day 50	C12 All Service Cutoff Order Prep (Service Order Generated)
Day 51	If electric service was disconnected on day 47, no services are cut on this date
Day 55	Due date for bill rendered on day 43
Day 56	Late fees charged for bill rendered on Day 43
Day 57	Disconnection notice mailed (for total amount past due)
Day 64	Next bill is rendered with a due date 12 workdays from print date
Day 67	C11 One Service Cutoff Prep (Service Order Generated)
Day 68	Two remaining services are disconnected and Final Bill is rendered
Day 80	Final Bill due date
Day 81	Late Fees charged for Final Bill
Day 85	Inactive Bill is rendered
Day 97	Due date for Inactive Bill
Day 106	2 nd Inactive Bill is rendered
Day 121	Account is eligible for bad-debt write off (based on meter reading cycle)

Timeline for Residential B-Rated and General Power Customers

WORKDAY

Day 1	Bill rendered with a due date 12 workdays from the printed date
Day 12	Due date for bill rendered on Day 1
Day 13	Late Fees charged
Day 14	Disconnection Notice mailed (if account past due balance is \$200 or more)
Day 23	Next bill is rendered with balance and reference to previous Disconnection Notice
Day 24	C11 One Service Cutoff Order Prep (Service Order Generated)
Day 25	One metered service (usually electric service) disconnected
Day 28	C12 All Service Cutoff Order Prep (Service Order Generated)
Day 29	If electric service was disconnected on day 25, no services are cut on this date
Day 35	Late Fees charged
Day 36	Next Disconnection Notice is mailed
Day 43	Next bill is rendered with balance and reference to previous Disconnection Notice
Day 45	C11 One Service Cutoff Order Prep (Service Order Generated)
Day 46	Two remaining services are disconnected and Final Bill is rendered
Day 58	Late Fees charged for Final Bill
Day 64	Inactive Bill is rendered
Day 85	2 nd Inactive Bill is rendered
Day 100	Account is sent to collection

EXHIBIT D: Payment Arrangement Timeline

General Power and Residential Customers

WORKDAY

Day 1	Bill rendered with a due date 12 workdays from the printed date
Day 13	Late Fees charged
Day 14	Disconnection Notice mailed
Day 20	Disconnection Notice due date
Day 24	Payment due: 25% of the Disconnection Notice amount must be paid to obtain a Payment Arrangement
Day 28	The remaining 75% of the Disconnection Notice amount due to the original C12 All Service Cutoff Order Prep must be paid in full (8 days past the Disconnection Notice due date)
Day 29	Grace day for the full payment (courtesy)
Day 30	Disconnection Order routed for non-payment

The following timeline refers to Second Payment Arrangements when Customers are unable to pay the 1st arrangement (day 28) and request an additional arrangement.

WORKDAY

Day 1	Bill rendered with a due date 12 workdays from the printed date
Day 13	Late Fees charged
Day 14	Disconnection Notice mailed
Day 20	Disconnection Notice due date
Day 24	Payment due: 25% of the Disconnection Notice amount must be paid to obtain a Payment Arrangement
Day 28	Upon Customer request for an additional arrangement, 50% of the remaining balance must be paid (8 days past the Disconnection Notice due date)
Day 32	Disconnection Balance due: The remaining balance must be paid in full two days before the due date of the Current Bill
Day 33	Grace day for the full payment (courtesy)
Day 34	Disconnection Order routed for non-payment – Day 34 is also the Due Date of Current Bill

EXHIBIT E: No Service Agreement Disconnection Process

Timeline for Residential and General Power Customers

Workday

Day 1	Service Agreement mailed – due date 30 business days from printed date
Day 15	Proactive dialer call (reminder to return Service Agreement)
Day 15	A written notice of intent to disconnect services is mailed
Day 28	Two days prior to the service agreement due date, proactive dialer call notification of impending disconnection
Day 30	Service Agreement due
Day 32	C13 Disconnect No Service Agreement

Timeline Residential and General Power Customers with a 15-business day extension. Under appropriate circumstances an account can be given a 15-business day extension. An extension adds 15 business days to the original due date of the service agreement.

Workday

Day 1	Service Agreement mailed, due date 30 business days from printed date
Day 15	Proactive dialer call (reminder return Service Agreement)
Day 15	Disconnection Notice is mailed

* A service agreement extension is granted – 15 business days are added to the original Service Agreement due date

Day 43	Two days prior to the Service Agreement due date, proactive dialer notifies of impending disconnect
Day 45	Service Agreement due date
Day 47	C13 Disconnect – No Service Agreement

Example 1: Disconnection Timeline

Workday

Day 1	June 7, 2010	Service Agreement is mailed due date July 20, 2010
Day 15	June 28, 2010	Proactive dialer call, reminder to return Service Agreement
Day 15	June 28, 2010	Disconnection Notice is mailed
Day 28	July 16, 2010	Proactive dialer call, impending disconnection message
Day 30	July 20, 2010	Service Agreement due
Day 32	July 22, 2010	C13 Disconnect – No Service Agreement

Example 2: Disconnection Timeline with service agreement due date extension (15 business days)

Workday

Day 1	June 7, 2010	Service Agreement is mailed – due date July 20, 2010
Day 15	June 28, 2010	Proactive dialer call, reminder to return Service Agreement
Day 15	June 28, 2010	Disconnection Notice is mailed

* A service agreement extension is granted. 15 business days are added to the original Service Agreement due date – new due date August 10, 2010.

Day 43	August 6, 2010	Proactive dialer call, impending disconnection message
Day 45	August 10, 2010	Service Agreement due
Day 47	August 12, 2010	C13 Disconnect – No Service Agreement

MEMPHIS LIGHT GAS AND WATER DIVISION
RESIDENTIAL SERVICE AGREEMENT

PLEASE TYPE OR PRINT

Last Name First Name M.I. Maiden Name Date of Birth Home Telephone No.

Apt. No. City Zip Code (Circle One) Married Marital Status: Single Service Address

Mailing Address (if different from Service Address) City Zip Code

Do You: Own _____
(Circle One) Rent Date of Purchase of Lease Name of Landlord or Apt. Complex Telephone No.

Immediate Prior Address Apt. No. City Zip Code (Circle One) Prior Service w/MLGW: Yes
No

Social Security No. Driver's License No. and State

Name of Employer Address Telephone No.

Nearest Relative (not living with you) Address Telephone No.

Name of Spouse First Name M.I. Maiden Name Date of Birth Social Security No.
Or Co-Applicant

Name of Employer Address Telephone No.

Applicant's Signature: _____ Date: _____

Co-Applicants (please Print or Type)

Co-Applicant's Signature: _____ Date: _____

Print: _____
Last Name First Name M.I. Maiden Name Social Security No. Date of Birth

Co-Applicant's Signature: _____ Date: _____

Print: _____
Last Name First Name M.I. Maiden Name Social Security No. Date of Birth

Co-Applicant's Signature: _____ Date: _____

Print: _____
Last Name First Name M.I. Maiden Name Social Security No. Date of Birth

Terms and Conditions

MLGW appreciates customers who establish and maintain good pay records. Customers with 24 consecutive months of service beginning when the deposit was established may be eligible for a deposit refund. MLGW will refund Residential deposits within 30 days, based on A-Rating with the following conditions: no arrears balance; no delinquent service order generation during the previous 24-month period; no delinquent reconnects during the previous 24 month period; no returned checks, stopped payments, or credit card reversals in the previous 24-month period. No active payment plans; no bad debt (debt subject to collection agency assignment) within the previous 72-months; no missed payments arrangements (i.e. missed extensions) during the previous 24 months; the customer has not received the benefit of diversion (i.e. theft/any tampering with wires, pipes, meter or other service equipment within the previous 72-months); poor payment history. If your pay record does not meet these requirements, your deposit(s) will be held until utility services are terminated and applied to your final bill.

The undersigned(s) hereby makes application for utility service(s) and agrees to pay for said service(s) as measured by Memphis Light, Gas and Water Division's metering devices in accordance with the application rates and charges as specified in MLGW's rate schedule for the above account and any account requested by the undersigned from MLGW. The customer agrees to allow right of access to MLGW's agent(s) on the customer's premises at all reasonable times and for necessary purposes. The undersigned(s) assume responsibility of service beginning from connection date or until MLGW is properly notified of cancellation of service, and agree that all billing rendered by said company shall be due and payable as per the bill. Failure to receive a bill does not release a customer from payment obligations. The customer shall pay all collections expenses, attorney fees and court cost if payment is delinquent due to fraud, default or failure to perform the obligations incurred and set forth in this agreement. It is agreed by the customer and MLGW that this contract shall apply to the original address of the customer and to all future addresses of the customer which receive service from MLGW. Information submitted to MLGW in this service agreement is correct and true to the best of the undersigned(s) knowledge and belief.

If a customer or individual within the household is dependent on 24 hour electrical operating equipment to sustain life, medical certification of the health condition and the type of equipment used must be provided to MLGW. MLGW will determine and contact the customer if the equipment qualifies for the Life Support Program. This program alerts MLGW's distribution area of the urgent need for electricity on the premises. MLGW shall not be responsible for damages incurred due to lack of service. The Life Support Program does not relieve the customer from full payment of utility bills.

The undersigned hereby consents to being contacted by telephone by MLGW employees or our agents regarding your account. In the event that your account goes into default, this contact may be from a Debt Collection Service in an attempt to collect the debt. You agree that we or our agents may place such calls using an automated dialing/announcing technique. You agree that we or our agents may make such calls to a mobile telephone or other similar device. You agree that we may, for training purposes or to evaluate the quality of our service, listen to and record phone conversations you have with us or our agents.

By affixing his, her or their signatures hereto, customer(s) acknowledge that they have previously granted MLGW permission to perform a credit assessment for the purpose of confirming the identity of the customer and determining the amount of any required deposit

MLGW USE ONLY

Customer No. _____ Premise No. _____ Deposit Amount Paid _____

Remarks: _____

MLGW Representative _____ Area Number _____ Date _____

ATTACH IDENTIFICATION HERE:

MEMPHIS LIGHT GAS AND WATER DIVISION
GENERAL POWER SERVICE AGREEMENT - CORPORATION

PLEASE TYPE OR PRINT

Corporate Name, Date of Incorporation in Tennessee, Name Doing Business In, EIN / TAX ID #, Principle Address, Suite, City, State, Zip Code, Mailing Address, Business Phone No., Fax No. (optional), Email Address (optional), Do You: Own, Rent, Date of Purchase of Lease, Name of Landlord, Telephone No.

Immediate Prior Address Suite No., City, State, Zip Code, Prior Service w/MLGW: Yes, No

President - Signature:

Print: Last Name, First Name, M.I., Maiden Name

Vice President - Signature:

Print: Last Name, First Name, M.I., Maiden Name

Secretary/Treasurer - Signature:

Print: Last Name, First Name, M.I., Maiden Name

Terms and Conditions

The undersigned(s) hereby makes application for utility service(s) and agrees to pay for said services(s) as measured by Memphis Light, Gas and Water Division's metering devices in accordance with the applicable rates and charges as specified in MLGW's rate schedule for the above account and any account requested by the undersigned from MLGW.

MLGW appreciates customers who establish and maintain good pay records. Customers with 24 consecutive months of service beginning with the deposit was established on the account are eligible for a deposit refund. MLGW will refund deposits within 30 days, based on A-Rating with the following conditions: no arrears balance; no delinquent service order generation during the previous 24-month period; no delinquent reconnects during the previous 24-month period; returned checks, stopped payments, or credit card reversals in the previous 24-month period; no active payment plans; no bad debt (debt subject to collection agency assignment) within the previous 72-months; no missed payment arrangements (i.e. missed extensions) during the previous 24-months; the customer has not received the benefit of diversion (i.e. theft/any tampering with wires, pipes, meters or other service equipment within the previous 72-months); poor payment history. If your pay record does not meet these requirements, your deposit(s) will be held until utility services are terminated. The deposit will be applied to your final bill. MLGW requires each new corporate customer to execute a Corporate Resolution in the form provided by MLGW (Exhibit J in the Customer Care Information and Process Guide). To receive service corporations must be registered to do business in Tennessee.

CREDIT AND CREDIT OPERATIONS DEPARTMENT
SECURITY REQUIREMENTS ON GENERAL POWER ACCOUNTS

It is Memphis Light, Gas and Water Division's policy that all general power commercial accounts be sufficiently secured to prevent possible losses that could result in increased rates. Also, a General Power Commercial Service Agreement will be required from all new customers. An updated General Power Service Agreement may be required after 2 years.

This security will be held for two (2) years and may be one of the following types:

CASH DEPOSITS The amount of the General Power Deposit is determined by using the consumption used by the previous general power customer at the address for which you are applying for service. We multiply the second highest metered service by 2.5 to obtain the most realistic dollar amount in securing payments on final bills. On newly constructed buildings which have never been occupied, we consider the size of the building, type of operation and load requirements.

If after twelve (12) months in operation you feel your deposit is too high, we will, at your request, gladly recalculate your actual billings and adjust your deposits accordingly.

INDEMNITY BOND A bond in the amount of the deposit requested will be accepted in lieu of cash deposit upon its receipt from a surety company. The selection of the surety company shall be the responsibility of the customer. However, the Bond Forms must be secured from and approved by Memphis Light, Gas and Water Division. The Bond will be held for two (2) years.

CERTIFICATE OF DEPOSIT We will accept this type instrument purchased through a bank for a two (2) year period at standard interest rates. The Certificate of Deposit (Time Receipt) will be held in safekeeping by the Division in lieu of the deposit. Certificate must be made jointly to the customer and Memphis Light, Gas and Water.

BANK LETTER OF CREDIT Irrevocable letter of credit must be furnished to the Division by a bank approved by Memphis Light, Gas and Water Division, which guarantees full payment of deposit if the utility bill is delinquent. Letter must state for a two (2) year liability period.

LETTER OF REFERENCE Letter of reference mailed directly to MLGW Credit Operations from another electric and/or gas utility (24-months of service and good pay credit history required within the last 12 consecutive months) prior to service being connected. An acceptable letter of reference must be on the utility's letterhead in the same business name, owner and organizational structure (i.e. LLC) as the applicant. This option is not applicable if the applicant has an outstanding debt with MLGW or diversion charges. The security deposit will be assessed and appear on the first utility bill. Once the Letter of Reference is received and approved, the deposit will be credited off the account.

REFUND OF DEPOSITS MLGW appreciates customers who establish and maintain good pay records. Customers with 24 consecutive months of service beginning when the deposit was established on the account are eligible for a deposit refund. MLGW will refund deposits within 30 days, based on A-Rating with the following conditions; no arrears balance; no delinquent service order generation during the previous 24-month period; no delinquent reconnects during the previous 24-month period; no returned checks, stopped payments, or credit card reversals in the previous 24-months period; no active payment plans; no bad debt (debt subject to collection agency assignment) within the previous 72-months; no missed payment arrangements (i.e. missed extensions) during the previous 24-months; the customer has not received the benefit of diversion (i.e. theft/any tampering with wires, pipes, meters or other service equipment within the previous 72-months); poor payment history. If your pay record does not meet these requirements, your deposit(s) will be held until the utility services are terminated. The deposit will be applied to your final bill.

The undersigned hereby consents to being contacted by telephone by MLGW employees or our agents regarding your account. In the event that your account goes into default, this contact may be from a Debt Collection Service in an attempt to collect the debt. You agree that we or our agents may place such calls using an automated dialing/announcing technique. You agree that we or our agents may make such calls to a mobile telephone or other similar device. You agree that we may, for training purposes or to evaluate the quality of our service, listen to and record phone conversations you have with us or our agents.

If you would like additional information concerning our security requirements, please call the Credit Operations Departments at (901) 528-4307.

MLGW USE ONLY

Customer No. _____ Premises No. _____ Deposit Amount Paid _____

Remarks: _____

MLGW representative _____ Area Number _____ Date _____

**MEMPHIS LIGHT GAS AND WATER DIVISION
GENERAL POWER SERVICE AGREEMENT
LIMITED LIABILITY COMPANY, LIMITED LIABILITY PARTNERSHIP OR LIMITED PARTNERSHIP**

PLEASE TYPE OR PRINT

Limited Liability Company Name _____
Date of Formation in Tennessee

Name Doing Business In _____
EIN / TAX ID#

Principle Address Suite City State Zip Code

Mailing Address (if different from Principal Address) Suite City State Zip Code

Business Phone No. Fax No. (optional) Email Address (optional)

Do You: Own _____
(Circle One) Rent Date of Purchase of Lease _____
Name of Landlord _____ Telephone No. _____

Immediate Prior Address Suite No. City State Zip Code Prior Service w/MLGW: Yes
(Circle One) No

Managing Partner of Member - Print Name: _____ Title: _____

Signature: _____ Date: _____

Managing Partner of Member: - Print Name: _____ Title: _____

Signature: _____ Date: _____

Managing Partner of Member: - Print Name: _____ Title: _____

Signature: _____ Date: _____

Terms and Conditions

The undersigned(s) hereby makes application for utility service(s) and agrees to pay for said services(s) as measured by Memphis Light, Gas and Water Division's metering devices in accordance with the applicable rates and charges as specified in MLGW's rate schedule for the above account and any account requested by the undersigned from MLGW. The customer agrees to allow right of access to MLGW's agent(s) on the customer's premises at all reasonable times and for necessary purposes. The undersigned(s) assume responsibility for services beginning from the connection date or until MLGW is properly notified of cancellation of service, and agree that all billings rendered by said company shall be due and payable as per the bill. Failure to receive a bill does not release a customer from payment obligations. The customer shall pay collections expenses, attorney fees and court costs if payment is delinquent due to fraud, default or failure to perform the obligations incurred and set forth in this agreement. It is agreed by the customer and MLGW that this contract shall apply to the original address of the customer and to all future addresses of the customer which received service from MLGW. Information submitted to MLGW in this service agreement is correct and true to the best of the undersigned(s) knowledge and belief.

MLGW appreciates customers who establish and maintain good pay records. Customers with 24 consecutive months of service beginning with the deposit was established on the account are eligible for a deposit refund. MLGW will refund deposits within 30 days, based on A-Rating with the following conditions: no arrears balance; no delinquent service order generation during the previous 24-month period; no delinquent reconnects during the previous 24-month period; returned checks, stopped payments, or credit card reversals in the previous 24-month period; no active payment plans; no bad debt (debt subject to collection agency assignment) within the previous 72-months; no missed payment arrangements (i.e. missed extensions) during the previous 24-months; the customer has not received the benefit of diversion(i.e. theft/any tampering with wires, pipes, meters or other service equipment within the previous 72-months); poor payment history. If your pay record does not meet these requirements, your deposit(s) will be held until utility services are terminated. The deposit will be applied to your final bill. MLGW requires each new corporate customer to execute a Corporate Resolution in the form provided by MLGW (Exhibit J in the Customer Care Information and Process Guide). To receive service corporations must be registered to do business in Tennessee.

CREDIT AND CREDIT OPERATIONS DEPARTMENT
SECURITY REQUIREMENTS ON GENERAL POWER ACCOUNTS

It is Memphis Light, Gas and Water Division's policy that all general power commercial accounts be sufficiently secured to prevent possible losses that could result in increased rates. Also, a General Power Commercial Service Agreement will be required from all new customers. An updated General Power Service Agreement may be required after 2 years.

This security will be held for two (2) years and may be one of the following types:

CASH DEPOSITS The amount of the General Power Deposit is determined by using the consumption used by the previous general power customer at the address for which you are applying for service. We multiply the second highest metered service by 2.5 to obtain the most realistic dollar amount in securing payments on final bills. On newly constructed buildings which have never been occupied, we consider the size of the building, type of operation and load requirements.

If after twelve (12) months in operation you feel your deposit is too high, we will, at your request, gladly recalculated your actual billings and adjust your deposits accordingly.

INDEMNITY BOND A bond in the amount of the deposit requested will be accepted in lieu of cash deposit upon its receipt from a surety company. The selection of the surety company shall be the responsibility of the customer. However, the Bond Forms must be secured from and approved by Memphis Light, Gas and Water Division. The Bond will be held for two (2) years.

CERTIFICATE OF DEPOSIT We will accept this type instrument purchased through a bank for a two (2) year period at standard interest rates. The Certificate of Deposit (Time Receipt) will be held in safekeeping by the Division in lieu of the deposit. Certificate must be made jointly to the customer and Memphis Light, Gas and Water.

BANK LETTER OF CREDIT Irrevocable letter of credit must be furnished to the Division by a bank approved by Memphis Light, Gas and Water Division, which guarantees full payment of deposit if the utility bill is delinquent. Letter must state for a two (2) year liability period.

LETTER OF REFERENCE Letter of reference mailed directly to MLGW Credit Operations from another electric and/or gas utility (24-months of service and good pay credit history required within the last 12 consecutive months) prior to service being connected. An acceptable letter of reference must be on the utility's letterhead in the same business name, owner and organizational structure (i.e. LLC) as the applicant. This option is not applicable if the applicant has an outstanding debt with MLGW or diversion charges. The security deposit will be assessed and appear on the first utility bill. Once the Letter of Reference is received and approved, the deposit will be credited off the account.

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If you would like additional information concerning our security requirements, please call the Credit Operations Departments at (901) 528-4307.

MLGW USE ONLY

Customer No. _____ Premises No. _____ Deposit Amount Paid _____

Remarks: _____

MLGW representative _____ Area Number _____ Date _____

EXHIBIT I

**MEMPHIS LIGHT GAS AND WATER DIVISION
GENERAL POWERSERVICE AGREEMENT
SOLE PROPRIETORSHIP, GENERAL PARTNERSHIP OR MISCELLANEOUS BUSINESS ENTITY**

PLEASE TYPE OR PRINT

_____				_____	
Individual, Partnership or Company Name				Date of Formation	
_____				_____	
Name Doing Business In				EIN or Social Security Number	
_____		_____	_____	_____	_____
Principle Address		Suite	City	State	Zip Code
_____		_____	_____	_____	_____
Mailing Address (if different from Principal Address)		Suite	City	State	Zip Code
_____		_____	_____	_____	_____
_____		_____		_____	
Business Phone No.		Fax No. (optional)		Email Address (optional)	
Do You:	Own	_____		_____	
(Circle One)	Rent	Date of Purchase of Lease	Name of Landlord	Telephone No.	
_____	_____	_____	_____	_____	
_____				_____	
Immediate Prior Address				Prior Service w/MLGW:	
_____	_____	_____	_____	_____	_____
Suite No.	City	State	Zip Code	(Circle One)	Yes No
_____	_____	_____	_____	_____	_____
Sole Proprietor's Signature: _____				Date: _____	
Print: _____					
_____	_____	_____	_____	_____	_____
Last Name	First Name	M.I.	Maiden Name	Date of Birth	

Terms and Conditions

The undersigned(s) hereby makes application for utility service(s) and agrees to pay for said services(s) as measured by Memphis Light, Gas and Water Division's metering devices in accordance with the applicable rates and charges as specified in MLGW's rate schedule for the above account and any account requested by the undersigned from MLGW. The customer agrees to allow right of access to MLGW's agent(s) on the customer's premises at all reasonable times and for necessary purposes. The undersigned(s) assume responsibility for services beginning from the connection date or until MLGW is properly notified of cancellation of service, and agree that all billings rendered by said company shall be due and payable as per the bill. Failure to receive a bill does not release a customer from payment obligations. The customer shall pay collections expenses, attorney fees and court costs if payment is delinquent due to fraud, default or failure to perform the obligations incurred and set forth in this agreement. It is agreed by the customer and MLGW that this contract shall apply to the original address of the customer and to all future addresses of the customer which received service from MLGW. Information submitted to MLGW in this service agreement is correct and true to the best of the undersigned(s) knowledge and belief.

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CREDIT AND CREDIT OPERATIONS DEPARTMENT
SECURITY REQUIREMENTS ON GENERAL POWER ACCOUNTS

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REFUND OF DEPOSITS MLGW appreciates customers who establish and maintain good pay records. Customers with 24 consecutive months of service beginning when the deposit was established on the account are eligible for a deposit refund. MLGW will refund deposits within 30 days, based on A-Rating with the following conditions; no arrears balance; no delinquent service order generation during the previous 24-month period; no delinquent reconnects during the previous 24-month period; no returned checks, stopped payments, or credit card reversals in the previous 24-months period; no active payment plans; no bad debt (debt subject to collection agency assignment) within the previous 72-months; no missed payment arrangements (i.e. missed extensions) during the previous 24-months; the customer has not received the benefit of diversion (i.e. theft/any tampering with wires, pipes, meters or other service equipment within the previous 72-months); poor payment history. If your pay record does not meet these requirements, your deposit(s) will be held until the utility services are terminated. The deposit will be applied to your final bill.

If you would like additional information concerning our security requirements, please call the Credit Operations Departments at (901) 528-4307.

MLGW USE ONLY

Customer No. _____ Premises No. _____ Deposit Amount Paid _____

Remarks: _____

MLGW representative _____ Area Number _____ Date _____

BE IT RESOLVED THAT:

1. _____ (hereinafter referred to as the "Customer") is authorized to open and operate accounts with Memphis Light Gas and Water, a division of the City of Memphis (hereinafter referred to as "MLGW")) and to enter into agreements with MLGW with respect to any utility services offered by MLGW from time to time.

2. The Customer authorizes the individual(s) listed on this form ("Authorized Individuals") to bind the Customer and to conduct all aspects of the utility services relationship of the Customer with MLGW, including without limitation, the following:

(a) to enter into agreements with MLGW including without limitation in accordance with any of MLGW's forms, agreements and terms and conditions from time to time;

(b) to give MLGW instructions and perform transactions on behalf of the Customer with respect to the account(s) of the Customer with MLGW and using any of the services offered by MLGW from time to time;

(c) to receive statements, instruments, agreements, terms and conditions, amendments to agreements and terms and conditions, and other documents, notices and communications with respect to the account(s) with MLGW; and

(d) to settle the account(s) of the Customer with MLGW.

3. MLGW is entitled to rely on this resolution as duly and validly authorized and binding on the Customer. MLGW is further entitled to rely on the authority of the Authorized Individuals to bind the Customer. MLGW does not need to make any further inquiry into the authority of the undersigned, the authority of the Authorized Individuals and the validity of this resolution all of which will be enforceable against the Customer and may be acted upon by MLGW.

4. There are no provisions in the charter, by-laws or any other resolution, agreement or document to which the Customer is bound which are inconsistent with this resolution. MLGW is entitled to continue to rely on this resolution and the authority of the Authorized Individuals until MLGW receives a valid resolution of the Customer amending or rescinding this resolution.

Name Position/Title

Name Position/Title

Name Position/Title

Certified to be a true copy of a resolution properly passed by the board of directors of the Customer, which resolution is in full force and effect and unamended as of the date hereof.

Dated this _____ day of _____, 20__

Designated Agent(s) – Residential Customers

EXHIBIT K

The undersigned, a residential customer of record with Memphis Light, Gas and Water, hereby designates the following person(s) to act as the customer of record’s agent(s) with Memphis Light, Gas and Water as regards the specific premises listed next to the name of the agent(s). The agent(s) is (are) authorized to activate, terminate and modify utility services at said address:

AGENT	PREMISES
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

The undersigned understands that the agent(s) listed above shall have authority to act for the undersigned until the undersigned notifies MLGW in writing of the termination of this designation.

Name Position/Title

Dated this _____ day of _____, 20__.

Designated Agent(s) – General Power Customers

EXHIBIT L

The undersigned, a commercial customer of record with Memphis Light, Gas and Water, hereby designates the following person(s) to act as the customer of record's agent(s) with Memphis Light, Gas and Water as regards the specific premises listed next to the name of the agent(s). If the agent is to be authorized to be an agent on all current accounts, under "Premises" insert the phrase "all active MLGW accounts". If the agent is to be authorized to be an agent on all future accounts, under "Premises" insert the phrase "all future MLGW accounts". The agent(s) is (are) authorized to activate, terminate and modify utility services at said address:

AGENT	PREMISES
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

In the event there are additional service addresses, please complete, sign and notarize additional copies of this form.

The undersigned understands that the agent(s) listed above shall have authority to act for the undersigned until the undersigned notifies MLGW in writing of the termination of this designation.

Name Position/Title

Dated this _____ day of _____, 20____.

Guarantee of Debt

EXHIBIT M

Customer of Record: _____

Requested Address: _____

In consideration of continuation of service on behalf of the above named Customer of Record, I accept responsibility for and guarantee any unpaid balances on the account of Customer of Record upon termination of service with Memphis Light, Gas and Water (hereinafter referred to as "MLGW"). Any unpaid balance will be transferred to Guarantor's account with MLGW and a failure to pay such balance may result in the disconnection of Guarantor's service and collection activity against Guarantor.

This agreement will remain in effect for any residential service provided to the above Customer of Record at any location for the life of the Customer of Record's account with MLGW or ninety (90) days after a written recession of this guarantee is received by MLGW. The recession of this guarantee must be in writing and signed by the guarantor before a notary public. Recession of this guarantee may be grounds to terminate utility service to the Customer of Record, transfer of unpaid balances to Guarantor's account with MLGW and collection activity against Guarantor.

To qualify as a guarantor for another's account, the guarantor must a) currently have an account with MLGW, b) have had service for the last thirty-six consecutive months, and c) have had no collection activity on their account(s) in the last thirty-six months. Collection activity is defined as follows: Any account that has been cut-off for any reason; returned check or draft which occurred more than once in the last thirty-six (36) months of service; or any amount declared bad debt by MLGW within the past seven (7) years.

In the event the Guarantor's account 1) requires collection activity as defined above, or 2) is terminated with MLGW during the term of this agreement, MLGW reserves the right to require an additional deposit amount from the Customer of Record or services will be discontinued until such requirements are met.

Guarantor: _____

Guarantor Signature: _____

Address: _____

Sworn to and subscribed before me the _____ day of _____, 20____.

Notary Public

My Commission Expires: _____

This agreement is invalid unless accepted in the offices of MLGW.

Accepted by MLGW: _____

MLGW STANDARD CHARGE BUILDER APPLICATION

Application Date: _____

Company Name: _____ Customer ID# _____

Type of Business: SP=Sole Proprietorship, P=Partnership, C=Corp, LLC=Limited Liability Co, LP=Limited Partnership, LLP= Limited Liability Partnership

Mailing Address _____

City _____ State _____ Zip _____

Business Phone # _____ Fax # _____

Cell # _____

Email Address _____

Company Address _____

City _____ State _____ Zip _____

Federal Employer ID# _____

Owner/President Name _____

Home Address _____

City _____ State _____ Zip _____

Owner Driver's Lic # _____ SSN# _____

VP/Partner Name _____

Home Address _____

City _____ State _____ Zip _____

VP/Partner Driver's Lic # _____ SSN# _____

Credit Approved by _____

Remarks or Reference _____

Processed by Builder Services: _____ Date _____

***Note: This application will be forwarded to MLGW Credit Department. Builder Services will notify you of their decision.**

Please FAX or mail completed application to:

MLGW Builder Services ST/01

P.O. Box 430
 Memphis, TN 38101-9969
 Fax#: (901) 729-8607
 Email Address: Builder.services@mlgw.org
 Office hours: 7:00 a.m. – 3:30 p.m.

MLGW	AutoPay	DIRECT DEBIT AUTHORIZATION AGREEMENT (Please print using black ink)	
Your Name (as shown on your bank records) _____		_ _ _ - _ _ _ _ - _ _ _ _	_ _ _ - _ _ _ _ - _ _ _ _
		Home Phone No.	Work Phone No.
Home Address: Street _____		Apt. # _____	City _____
		_ _	_ _ _ _
		ST	Zip
MLGW Account Number (as shown on bill) _____		Name on MLGW account (if different from above) _____	
BANK NAME _____		_ _ _ _ _ _ _	ACCOUNT NO. _____
		ROUTING NO.	
Please attach a check or savings document marked "VOID" to this form			
<p>This authorization is to remain in full force and effect until Memphis Light Gas & Water has received written notification from me of its termination in such time and in such manner as to afford Memphis Light Gas & Water a reasonable opportunity to act on it.</p> <p>I hereby authorize Memphis Light Gas & Water to initiate debit entries and to initiate, if necessary, credit entries and adjustments for any debit entries in error to my <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS account indicated on this form and the bank named on this form to debit and/or credit the same to such account.</p>			
SIGNED _____		DATE _____	
*** signature required for enrollment ***			
Return this completed form and VOIDED check or savings document with your next utility payment or Mail to:			
MLGW Cashiering Operations P.O. Box 430 Memphis, TN. 38101-0430			



MLGW Third Party

Your Name _____ Date _____

Your Address _____

Account Number _____

Signature _____

Name of third party

to be notified _____

Address _____

City _____ State _____ Zip _____

Signature of third party _____

Please mail this completed form to:

Memphis Light, Gas and Water Division
Credit Operations
P.O. Box 430
Memphis, TN 38101

We will make every effort to contact the designated third party, but we cannot be responsible if they do not receive the notification.

_____ for office use only _____

Customer Code of Third Party Individual _____

Form 44058

AFFIDAVIT OF FRAUDULENT RECEIPT OF UTILITIES

Claimant's Name: _____ Date of Fraud: _____

Address of Utility Fraud: _____ Account No: _____

Claimant's Telephone Number (with area code) Home: _____ Work: _____

INSTRUCTIONS: Claimant should place his/her initials in the appropriate space(s), fill in the blanks and answer the questions as indicated. Read the Declaration carefully and sign the affidavit before an MLGW representative or notary. Each address requires a separate Affidavit.

- checkboxes and numbered questions regarding utility services, authorization, and reporting.

I wish to provide the following additional facts: _____

I, _____, Declare under penalty of perjury that the foregoing is true and correct of my own personal knowledge and, if called, I will so testify. I understand that filing a false affidavit could subject me to criminal prosecution and imprisonment.

Claimant's Signature _____

Date _____

Identification _____

Identification _____

STATE OF _____ County of _____ Sworn and subscribed before me, this _____ day of _____ Year _____

Notary Public _____

MLGW Supervisor or Chief _____

Apply for MLGW's Budget Billing Today!

Name on Account _____ MLGW Account # _____

Address _____ City _____ State _____ ZIP _____

Home Phone _____ Work Phone _____

Signature _____ Date _____

Upon receipt of this application, we will send you a letter to inform you if you have been accepted.

- Check here to eliminate even more guesswork. Sign up for AutoPay and have your Budget Billing installment automatically deducted from your bank account at the same time each month. An AutoPay application will be sent to you or you may visit www.mlgw.com for more details.

Great for all Occasions

GIFT OF COMFORT



A utility assistance program offered by MLGW that provides a means for individuals in the community to make a payment towards a customer's utility bill as a gift.

FOLLOW THESE SIMPLE STEPS TO GIVE A GIFT OF COMFORT:

- Complete the gift form and trim off the gift acknowledgement to send to the recipient.
- Attach a check or money order made payable to MLGW Gift of Comfort in the amount you wish to give.
- Mail the form and check to MLGW.

Your gift will appear in the form of a credit on the recipient's MLGW bill. You can also download the Gift of Comfort form at www.mlgw.com/giftofcomfort.



GIFT OF COMFORT

A payment was made to your MLGW account for the following address:

In the amount of

\$ _____

This Gift of Comfort was given by



To give a GIFT OF COMFORT, complete this form and send to:

Memphis Light, Gas and Water
P.O. Box 388
Memphis, Tennessee 38145

Be sure to enclose a check or money order (payable to MLGW Gift of Comfort) for the amount of your gift. Your gift will appear as a credit on the recipient's MLGW bill.

Your Name _____

Your Address _____

City _____ State _____ ZIP Code _____

Daytime Phone _____
(if wanted for verification)

E-mail address _____
(optional)

Signature _____ Date _____

Recipient's Name _____

Recipient's Address _____
(different for P.O. Box)

City _____ State _____ ZIP Code _____

Amount of Gift \$ _____

Form 74048 (Rev. 02/08)

NET DUE DATE PROGRAM AGREEMENT

ADDRESS: _____ ACCOUNT NUMBER: _____
 NAME: _____ NAME CHANGE: _____
 SSN#: _____ DATE: _____

Net Due Date Program is designed for customers who receive income in the form of Social Security, Disability, or pension once per month, and is not supplementing that income by any other income.

The customer may be eligible to change the due date on their monthly bill to the 12th or a comparable date. The customer can: (1) have no more than a \$600.00 balance on the account to be set up as deferred billing for up to twelve months. (2) sign a Net Due Date Agreement (3) present support documentation such as a valid driver's license, verification of income and/or a signed statement from a physician (if applicable) (4) wait one year to reapply if removed from the program for non-compliance.

I am requesting enrollment in the **MLGW NET DUE DATE PROGRAM**. I receive my monthly _____ check approximately the _____ of each month.

I agree to pay by the specified date or I will become ineligible for further participation in this special billing arrangement and returned to my regular billing period.

I have read and discussed the contents of this agreement and do fully understand my obligations and MLGW's obligations.

I received a copy of the Smart pay brochure. I want to participate. ____ Yes ____ No

Signed:

Customer of Record: _____ Date: _____

MLGW Representative Verification:

Customer's Net Due Date: _____ Smart Pay Amount: _____

Name: _____ Job Title: _____

Area Number: _____ Date: _____

Supervisory Approval (If applicable): _____ Date: _____

Rev 2015

Owner's Reconnect Program
Service Agreement

Please Type or Print

Owner's Reconnect Program Information:

Date _____ Name of Business _____
(Name to be listed on MLGW account)

Corporate Office Address _____ MLGW Acct# _____

Business Telephone Number(s) _____ (office)

Email Address _____

Mailing Address-Where the bill is to be mailed. (If different from corporate address)

Size of Apartment or Property (number of units)
() Sole Proprietor () Limited Liability Company () Trustee () Corporation () Partnership

*Corporations and limited liability companies are not required to provide social security numbers, home addresses or phone numbers; however, all officers' name, tax ID# and/or SSN must be listed.

Name(s) of Owner(s) or Officer(s):

President or Owner Name _____ SSN _____

Vice-President _____ SSN _____

Secretary-Treasure _____ SSN _____

Tax ID Number _____

I _____, who serves the _____ of this property in the capacity of _____, do make oath that the facts and statements contained in the Owner's Reconnect Service Agreement program agreement are true to the best of any knowledge, information and belief. I have read and agree to the Terms and conditions of the agreement. (Terms and conditions on back)

Authorized Signature for Owner Print Name Title

Authorized Signature for Owner Print Name Title

Authorized Signature for Print Name Title
Designated Responsible Party

MLGW Signature Indicates Credit Area Name Date
Approval

If this agreement is returned incomplete, your account will not be approved for the Owner's Reconnect Program.

OWNER'S RECONNECT PROGRAM POLICY

MLGW appreciates customers who establish and maintain good pay records. If disconnected for nonpayment, returned check (s) or an account becomes delinquent, the all accounts will be removed from the Owner's Reconnect Program. In the event of non-pay disconnect for returned check, this property will be restricted from the Owner's Reconnect Program for 12 months and may be subject an additional deposit.

TERMS AND CONDITIONS

I hereby apply for participation in the Owner's Reconnect Program with the Memphis Light, Gas and Water Division for gas and/or electric and/or water service all to be rendered in accordance with the following terms and conditions:

The applicant, whose signature appears on the document and signing in said capacity hereinafter called the customer, hereby makes application to Memphis Light, Gas and Water Division for service and agrees to accept service and pay for same as billed and rendered; therefore, in accordance with applicable rates, rules and regulations now or hereafter in effect. When accepted by the Division, as indicated by commencement of service, this agreement, together with applicable rate schedules and rules and regulations of division now or hereafter in effect (all of which are consented to be by customer shall constitute the sole and only contract between customer and Division for the service herein applied for, unless a special written agreement is executed. Rate schedules and rules and regulations are on file at the Division's office and are subject to inspection. Failure to receive a bill does not release a customer from payment obligations. The customer shall pay all collection expenses, attorney fees and court costs if payment is delinquent or due to be fraud, default or failure to perform the obligations incurred as set forth in this agreement. It is agreed by the customer and the Division this contract shall apply to the addresses provided by the customer and to all future addresses of the customer until said service is requested terminated by the customer or terminated by the Division.

I do request Memphis Light, Gas and Water to sign my rental property on the Owner's Reconnect Program. I understand while on the program, I will not be required to pay a reconnect fee when my tenant orders service off in their name. The meter(s) will automatically generate in my name and I will be responsible for any consumption that registers through the meter(s) while in my name. If for any reason I do not want the services to automatically generate in my name after a tenant request the meter(s) to be disconnected. It is my responsibility to call, email, or fax a request to have the meter(s) disconnected. The service will not generate into my name after a delinquent cut off in the tenant's name. Further, I understand if there is unauthorized usage of utility services/tampering, as owner, management company and/or MLGW customer of record/applicant for service, I am responsible. It is my responsibility to verify that my tenant contacts Memphis Light, Gas and Water to have the meter (s) connected in their name. There will be a connect fee for any and all same day requests. I am however responsible for the bill until I have the service disconnected or my tenants have the meter (s) transferred in their name. I must provide Memphis Light, Gas and Water a list of all rental properties to be included on the Owner's Reconnect Program.

All requests to add or delete properties from the program must be submitted in writing and signed by the owner/management company of the property and/or owner's designated agent as indicated on the MLGW

Designated Agent form. Memphis Light, Gas and Water reserve the right to process requests within 30 days of receipt). When property is sold, it is my responsibility to notify Memphis Light, Gas and Water to terminate this agreement in writing.

The undersigned hereby consents to being contacted by telephone by MLGW employees or our agents regarding your account. In the event that your account goes into default, this contact may be from a Debt Collection Service in an attempt to collect the debt. You agree that we or our agents may place such calls using an automated dialing/announcing technique. You agree that we or our agents may make such calls to a mobile telephone or other similar device. You agree that we may for training purposes or to evaluate the quality of our service, listen to and record phone conversations you have with us or our agents.

Notary of Public

My Commission Expires: _____

Accepted by MLGW: _____ **Date:** _____

Only residential customers may apply.

Instructions:

First, completely fill out this application and attach the following for each member of your family:

1. Copy of birth certificate or other identification for each person age 17 and under. Copy of Social Security card for everyone over age 18. Two IDs for customer of record.
2. Copy of your mortgage statement, rental agreement, and/or Section 8 papers.
3. Income information for anyone in your household with income. This may include your two most recent pay stubs, unemployment award letter, Social Security award letter, child support documents, food stamp award letter, etc.

Participants must provide proof of income, rent/mortgage statements and identification for each household member. **Incomplete applications will not be processed.**

Second, return the application and copies of household and income information to any MLGW Community Office location or mail to:

MLGW
Community Relations Dept.
P. O. Box 430
Memphis, TN 38101

Questions? 528-4820



On Track Application

Memphis, TN 38101

Please allow 5-10 business days for processing

Today's Date _____ Referred by _____

MLGW Account Number _____

Name on MLGW account _____

Street address _____ Apt. # _____

City _____ State _____ Zip code _____

Telephone: Home _____ Cell _____

Name of each member of your household including the person whose name is on the MLGW account:

Name	Relationship	Date of Birth
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____

Household Income:

Check yes or no for every question. Report any income for all household members. (Attach income documentation for each person listed below, including food stamps.)

Type of Income	Check Yes or No	If Yes, Give Amount	Name of Person Receiving Income
Wages (after deductions)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly: \$ _____	_____
Social Security	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly: \$ _____	_____
Food Stamps	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly: \$ _____	_____
Child Support (received)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly: \$ _____	_____
Unemployment Benefits	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly: \$ _____	_____
Families First	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly: \$ _____	_____

Is there any other income from any other source? Yes No Monthly \$ _____
If yes, please explain. _____

Do you rent or own your home? Rent Own

How much do you pay each month for your mortgage or rent? \$ _____

(Attach a copy of your mortgage statement, rental agreement, and if applicable your Section 8 papers.)

I understand that if accepted, I will be required to attend a three-hour orientation class before beginning the program and to make a monthly payment to MLGW that will be agreed upon with my assigned service advisor in addition to paying my normal monthly bill. I understand that failure to pay and/or declaring bankruptcy can result in termination from the program.

Signature of person applying for OnTrack: _____ Date: _____

Yes, I want to help!

Please add the following amount to my monthly utility bill:

\$1 **\$5** **\$10** **Other** *(please specify)* _____

(please print)

Name _____

Address _____

City _____ State _____ Zip _____

MLGW Account Number _____

Signature _____

Instructions:

First, completely fill out this application and attach proof of age or disability (doctor certification required).

Incomplete applications will not be processed.

Second, return the completed, signed application and proof of age or disability by **November 15** to any MLGW Community Office location or mail to:

**MLGW
Credit Operations
P.O. Box 430
Memphis, TN
38101-0430**

Note: If you have previously enrolled in the Winter Moratorium, you will automatically be re-enrolled if your past due balance does not exceed the minimum threshold amount of \$199.99 by the close of business November 30th. Applications received after November 30th will be processed for the following year.



MLGW
www.mlgw.com

Form 97052 Rev. (11/14)kf

MLGW's Winter Moratorium Application

Date _____

Account # _____

Name _____ Phone # _____

Address _____

E-mail _____

Qualifications: Age 60 or over **OR** Disabled

Verification: Driver's License _____
 Birth Certificate _____ Doctor's Name _____
 Other _____ Doctor's Phone # _____
(Specify and attach)

The above-named individual, being the customer of record at the address shown, wishes to participate in the MLGW Winter Moratorium program and hereby certifies that he/she is qualified for said program as outlined.

- I understand that in order to be enrolled in the Winter Moratorium, I must have a reduced balance of \$199.99 or less by the close of business on November 30th.
- After being enrolled, I understand that I am responsible for all of my monthly utility costs.
- If I cannot pay my bill in full, enrollment will prevent my utilities from being disconnected between December 1 and March 1.
- Any balance that I have accrued during the moratorium will be due in March unless I make payment arrangements through the MLGW credit office, or by calling the Customer Care Center at 544-MLGW (6549).

Customer's Signature _____ Date _____

Received by _____ Date _____

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