

Please find information that explains your rights and responsibilities as a customer of Missouri American Water:

If You Have a Question or Complaint

Missouri American Water customer service representatives are dedicated to handling every customer inquiry with attention and care. Our goal is to answer your question or resolve your issue quickly and effectively. We encourage customers to call us at (866) 430-0820 as soon as an issue arises.

Bill Payment/Discontinuance of Service

Bill payments are due 21 days after the billing date. The due date is printed on the front of the bill. A delinquent charge may be applied to all accounts not paid in full by the due date. Bills become delinquent after the due date stated on the bill. If the bill is not paid, water service may be disconnected.

Your bill payments can be made via mail, and we also offer an auto-pay option. Paperless billing is available, as is on-line account monitoring via H2O on-line. You can learn more about these from a customer service representative or on our website at www.missouriamwater.com. We accept cash, checks and credit cards as forms of payment. For questions, contact customer service at 866-430-0820.

At least 30 days before we discontinue service, we will mail a written notice. The notice explains the reason for the discontinuance of service and the amount of money owed in the case of a past due bill. The 30-day notice may be waived if there is any waste discharge which might be detrimental to the health and safety of the public or cause damage to the sewer system.

If you receive a notice, please take immediate action to avoid service discontinuance. Call our Customer Service Center at (866) 430-0820.

We will restore service when the bill has been paid or the conditions which caused the disconnection have been corrected. There is a reconnection fee. If you will be absent from your home or business for a period of time, you may avoid discontinuance of service by:

- Forwarding your mail to an address where your bill will reach you.
- Signing up for automatic payment.
- Requesting termination of your service.

If you have a question about your bill that we cannot resolve to your satisfaction, you may pay the bill in full and Missouri American Water will credit any overpayment if the matter is resolved in your favor. If you do not pay the bill in full, Missouri American Water and the Missouri Public Service Commission (PSC) have complaint procedures in place that are available to customers to resolve disputes and avoid service discontinuance.

- Customers must register a complaint by phone or in writing at least 24 hours before the date stated in the notice of discontinuance.
- Within four days after registering the complaint, the customer must pay the part of the bill not in dispute. If the company and the customer cannot agree on the undisputed amount, at the company's discretion, it may be set at 50 percent of the disputed bill or at the amount of the customer's bill during the same time a year ago.

- Missouri American Water will thoroughly investigate the complaint and attempt to resolve the problem. If, at the conclusion, the customer is still dissatisfied, we will mail a written notice explaining the PSC's informal complaint process. Informal complaints must be made to the PSC within five days after the date of the notice to avoid service disconnection. Informal complaints can be made by phone at (800) 392-4211 or through the PSC's website at www.psc.mo.gov.
- The PSC staff will investigate the informal complaint and issue findings. Missouri American Water or the customer may elect to file a formal complaint following the issuance of the finding.
- A formal customer complaint must be filed within 30 days of the PSC findings to avoid disconnection. Formal complaints must follow specific rules set out in the PSC's Rules of Practice and Procedures, which is available on the PSC website at www.psc.mo.gov.

Missouri American Water operates under regulations established by the Missouri Public Service Commission (PSC). If you feel we have not responded to your issue in a satisfactory manner, you have the right to request that the PSC review the unresolved issue. You may contact the PSC at:

Missouri Public Service Commission
Governor Office Building
200 Madison Street, PO Box 360
Jefferson City, MO 65102-0360
(800) 392-4211
www.psc.mo.gov

The Office of Public Counsel (OPC) provides an additional resource for Missouri utility customers. The OPC represents the interests of the public and utility customers in proceedings before the Missouri Public Service Commission and in appeals in the courts. You may contact the OPC at:

Office of Public Counsel
Governor Office Building
200 Madison Street, Suite 650
PO Box 2230
Jefferson City, MO 65102-2230
(866) 922-2959
opc.mo.gov/

From time to time, Missouri American Water's policies may change, so please visit our website at www.missouriamwater.com for the latest information.

Sample Bill

To help you in understanding your bill, we've provided below a sample bill that outlines the different aspects of it and shows what you may expect when you receive your first bill.


Your Water Bill

This sample bill describes most of the charges that appear on customers' bills. Your actual bill may be different from this example because bill components vary by community.

1 & 2 Water and Wastewater Service Charges - Your water and wastewater service charges are flat, monthly charges. These charges are applied each billing period, even when there is no water usage.

3 Primacy Fee - A fee collected by Missouri American Water and paid to the Missouri Department of Natural Resources to fund the agency's water testing and compliance activities.

4 Gross Receipts Tax - Some customers pay a sales or gross receipts tax, levied by the city in which they live.



MISSOURI AMERICAN WATER
PO Box 790247, St Louis, MO 63179-0247


| | |
|----------------|-------------------|
| Account Number | 1017-000000000000 |
| Due Date | June 5, 2017 |
| Total Due | \$141.39 |

For Service To: 14304 MOUNT CARMEL RD
 Check this box for address changes and note new address on back.

Amount Enclosed \$ _____

First and Last Names
300 ANYWHERE STREET
CITY, MO ZIP CODE

MISSOURI AMERICAN WATER
PO BOX 790247
ST LOUIS, MO 63179-0247



Please tear along the dotted line and return this portion with your payment.

BILLING PERIOD AND METER READINGS

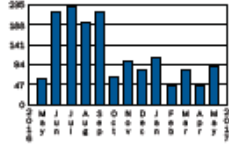
- Billing date: May 12, 2017
- Due Date: June 5, 2017
- Billing period: Apr 13 to May 11 (29 Days)
- Next reading on or about: Jun 14, 2017
- Customer Type: Commercial
- Meter Reading Measurement: 1 unit = 100 CF or 748 gallons of water
- Billing Measurement: 100 gallons (GGL)

| | |
|--------------------------------------|--------------------------|
| Meter No. | 12345678 |
| Size of meter | 5/8" |
| Current Read | 233 (Actual) |
| Previous Read | 221 (Actual) |
| Total water used this billing period | 12 units (8,976 gallons) |

Total Water Use Comparison (in 100 gallons)

- Current billing period 2017: 89.76 CGL
- Same billing period 2016: 59.84 CGL

Billed Use Graph (100 gallons)



BILLING SUMMARY
For Service To:

For Account 1017-000000000000

Prior Balance

- Balance from last bill: 102.96
- Payments as of May 5, Thank you! -102.96
- Balance Forward: 0.00**

Current Water Service

- Water Service Charge: 18.33
- Water Usage Charge (\$0.41396000 x 89.76): 37.16
- Total Water Service Related Charges: 55.49**

Current Wastewater Service

- Wastewater Use Charge (\$0.00000000 x 60.00): 0.00
- Wastewater Service Charge (\$0.83100000 x 28.76): 18.78
- Wastewater Service Charge (\$06.00000000 x 1.00): 66.53
- Total Wastewater Service Related Charges: 85.71**

Other Charges

- Water Primacy Fee: 0.18
- Total Other Charges: 0.16

Taxes

- State Sales Tax: 2.22
- County Sales Tax: 0.79
- Total Taxes: 3.01**

TOTAL CURRENT CHARGES: 141.39

TOTAL AMOUNT DUE: \$141.39

Important messages from Missouri American Water

***IMPORTANT WATER QUALITY MESSAGE: Your annual Water Quality Report can be viewed electronically at www.amwater.com/cc/redfield.pdf If you prefer a paper copy to be sent to you, please contact our Customer Service Center at 866-430-0820.

Customer Service: 1-866-430-0820
M-F 7am to 7pm Emergency: 24/7
www.missouriwater.com
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