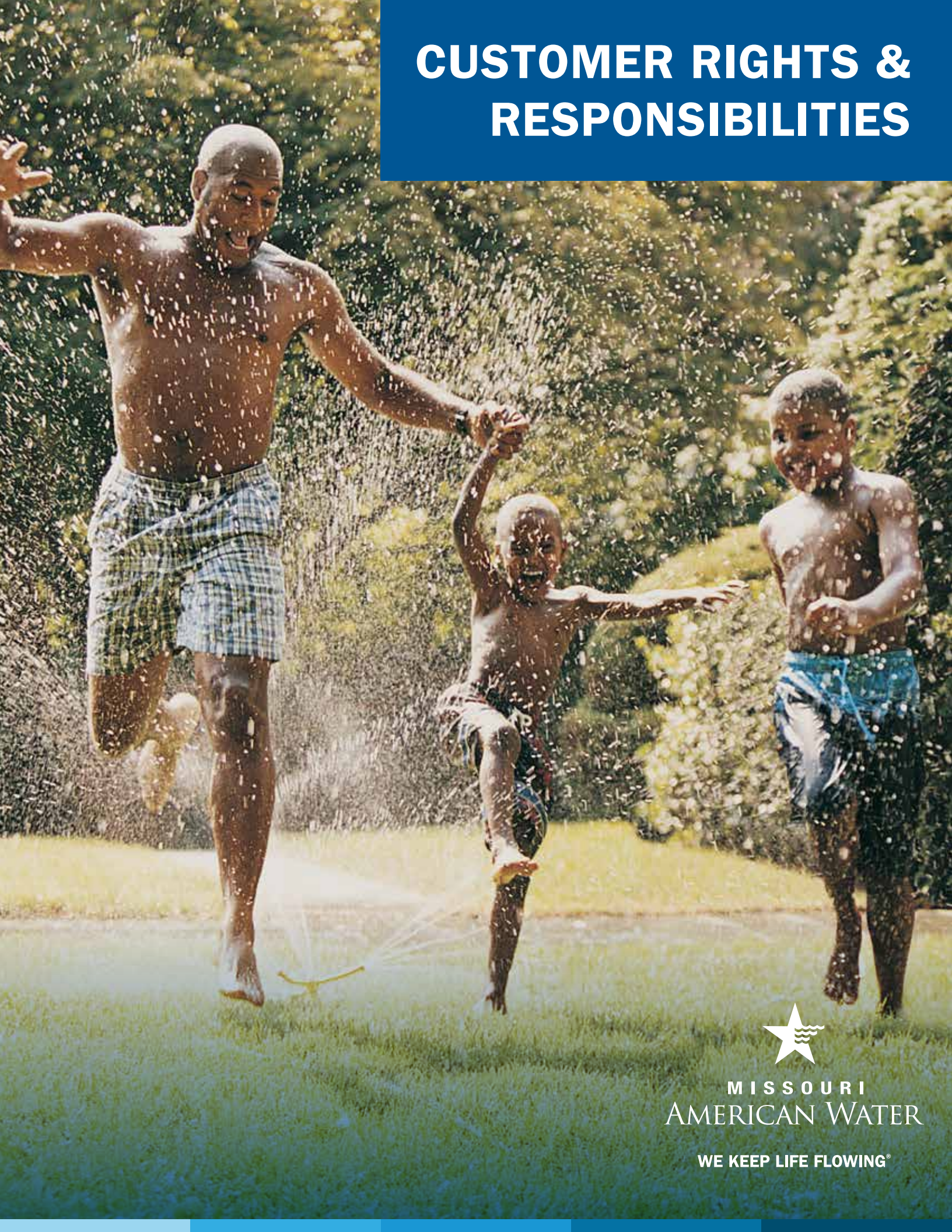


CUSTOMER RIGHTS & RESPONSIBILITIES



MISSOURI
AMERICAN WATER

WE KEEP LIFE FLOWING®

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. Representatives are available anytime for emergencies, and Monday through Friday from 7 a.m. to 7 p.m. for non-emergency calls.

BILL PAYMENT

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, service may be disconnected.

DISCONTINUANCE AND RECONNECTION OF SERVICE

We will mail a written notice at least 10 days before we discontinue service for water customers (including customers that are both water and wastewater customers of Missouri American Water), and at least 30 days before we discontinue service for wastewater-only customers. The notice explains the reason for the discontinuance of service and the amount of money owed in the case of a past due bill. For wastewater customers, the 30-day notice may be waived if there is any waste discharge that might be detrimental to the health and safety of the public or cause damage to the wastewater 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 that 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:

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

QUESTIONS ABOUT BILLING ACCURACY

For questions about billing accuracy, please contact a customer service representative at 866-430-0820.

CUSTOMER DEPOSITS

Missouri American Water does not require customer deposits.

READING METERS FOR ACCURATE BILLS

Missouri American Water makes every effort to obtain an actual meter reading as the most accurate way to calculate your bill. However, there are times when we may have to estimate usage. For example, adverse weather may prevent meter readings. When it is necessary to estimate usage, Missouri American Water will comply with the bill estimation procedures prescribed by PSC rules 20 CSR 4240-13-020(2)(C). The difference between the estimated bill and your actual usage will be automatically adjusted on your bill following the next actual meter reading.

Outdoor meters should not be opened, as they are sometimes difficult to re-seal properly. If you want to read your meter, you will find a numerical odometer-type meter (similar to the device that records miles traveled in a car). The odometer-type meter readings show the gallons used with a series of numbers in a small window. You can calculate the difference between readings to determine the number of gallons used. Your bill shows usage in terms of gallons. Please see our website for more information about how to read your meter.

COMPLAINT PROCEDURES

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 (MoPSC) have complaint procedures in place that are available to customers to resolve disputes and avoid service discontinuance.

1. Customers must register a complaint by phone or in writing at least 24 hours before the date stated in the notice of discontinuance.
2. 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.
3. 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 MoPSC's informal complaint process. Informal complaints must be made to the MoPSC 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 MoPSC's website at psc.mo.gov.
4. The MoPSC 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.
5. A formal customer complaint must be filed within 30 days of the MoPSC findings to avoid disconnection. Formal complaints must follow specific rules set out in the MoPSC's Rules of Practice and Procedures, which is available on the MoPSC website at psc.mo.gov.

MISSOURI PUBLIC SERVICE COMMISSION (MoPSC)

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

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

OFFICE OF PUBLIC COUNSEL (OPC)

The OPC represents the interests of the public and utility customers in proceedings before the MoPSC and in appeals in the courts. You may contact the OPC at:

Office of Public Counsel
Governor Office Building
200 Madison Street, 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 missouriamwater.com for the latest information.