

Water Lines—Our Responsibilities and Yours
 Water reaches your home through a vast underground distribution system of water mains and service lines. Missouri American Water is responsible for the water distribution main in or near the street and the water meter located outside or inside your home.

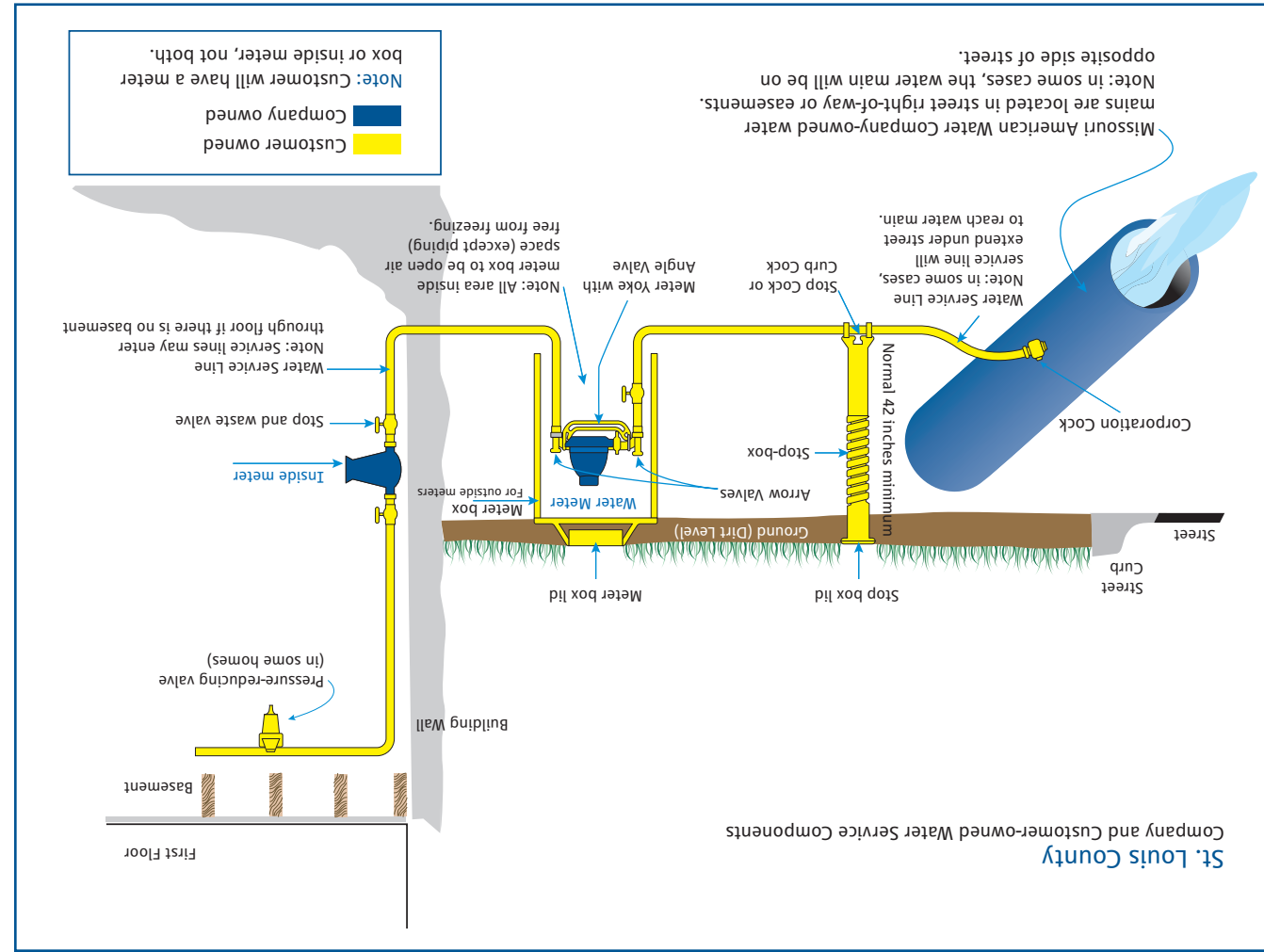
Your own, and are responsible for, your exterior service line, outside meter pit, curb stop (an outside shut-off device) and interior plumbing. The diagram at right is a simplified illustration of these system components. The diagram shows two possible meter arrangements—inside and outside.

Service Line Protection Program
 If a leak occurs on the water system components that you own, the St. Louis County Public Works Department provides a Service Line Protection program to help cover the costs of qualified repairs. A \$3.00 quarterly charge on your water bill funds this program for residential customers.

It's important to contact us immediately in case of a leak. Our team will determine if the leak is on a company-owned part of the system and should be repaired by Missouri American Water, or if the County Service Line Protection Program should make the repair.

Your water service may be discontinued if you do not make repairs quickly and escaping water is causing property damage or creating a hazard.

If you need to turn your water off outside for system repairs, contact a St. Louis County licensed plumber.



Your Water Meter
 Your water meter is installed and owned by Missouri American Water. Most new homes have outdoor meters. We ask customers to protect these meters from damage or tampering and to keep them free from obstructions so that our employees can read, replace or repair them. Keeping the meter box lid in place will prevent freezing.

Some older homes have water meters located inside. These meters must be located where they are readily accessible for repairs or replacement and not subject to freezing or hot water back up into the meter. They should also be located in areas where any leakage is unlikely to cause damage. Missouri American Water's liability for water damage from leaking meters or related parts is limited by law to the amount of your average quarterly water bill.

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 have to estimate usage. For example, adverse weather may prevent meter readings. If an indoor meter is not accessible, we will leave a meter reading card for you to call us with your reading or return it by mail.

When it's necessary to estimate usage, Missouri American Water will bill you for the usage at your home during the same period in the most recent year for which actual readings are available. If no prior usage information is available, we will base our estimate upon the average usage of similar customers.

The difference between the estimated bill and your actual usage is automatically adjusted on your bill following the next actual meter reading.

We make every effort to read your meter every quarter. We are required to read your meter at least once every six quarters. We can extend this interval for two additional quarters, if you have provided a customer reading during that time. According to Missouri law, we must obtain an actual reading at least once every two years. Failure to grant the company access to acquire an actual reading can result in disconnection.

Customers can make appointments for inside meter readings between 8:00 a.m. and 6:00 p.m. Monday through Friday, excluding holidays, and between 8:00 a.m. and 5:00 p.m. on Saturdays.

Dear Customer,

Welcome to Missouri American Water. As your water supplier, we recognize the trust you place in us to provide high quality, reliable water service. It's an important responsibility that we are uniquely qualified to handle, as the water supplier to approximately 1.5 million Missourians across the state.

Every day, Missouri American Water teams here in St. Louis County deliver more than 178 million gallons of high-quality water to homes, businesses and industries in the 107 communities we serve. From customer service representatives and meter readers to plant operators and engineers, our teams are dedicated to customer service.

This rights and responsibilities guide will answer questions you may have about our company and the services we offer. We hope you will review its contents and keep it for future reference.

If you have questions about Missouri American Water, please call our Customer Service Center at 1-866-430-0820. Our customer service representatives are available 24 hours a day, seven days a week (24/7) to serve you.

Sincerely,
 Terry Gloriod,
 President, Missouri American Water

Quality Water Service
 In St. Louis County, our water comes from the Missouri and Meramec Rivers. At Missouri American Water's four St. Louis County water plants, we treat the water to levels that meet or surpass state and federal drinking water standards. We monitor water quality by conducting thousands of water quality tests each year.

Our water treatment plants have been honored with Five-Year Directors Awards from the Partnership for Safe Water. The Partnership is a national voluntary initiative developed by the Environmental Protection Agency and other water organizations to recognize water suppliers that consistently achieve water treatment standards that surpass EPA regulatory requirements. Fewer than one percent of all water utilities in the U.S. have achieved this recognition.

Every year we send our customers a copy of our Water Quality Report – a comprehensive description of the quality of your drinking water. These reports are also available on the Missouri American Water website at www.missouriamwater.com.

24/7 Customer Service
 Our Customer Service Center is ready to help you with any questions you may have about your water service. Representatives are available 24 hours a day at 1-866-430-0820.

We are dedicated to handling every customer inquiry with attention and care. Our goal is to resolve your issue quickly and effectively.

Missouri American Water operates under regulations established by the Missouri Public Service Commission. If you feel we have not responded to your issue in a satisfactory manner, you have the right to request that the Missouri Public Service Commission (PSC) review the unresolved issue. You may contact the PSC at:
 Missouri Public Service Commission
 Governor Office Building
 200 Madison St., PO Box 360
 Jefferson City, MO 65102-0360
 1-800-392-4211
www.psc.mo.gov

A summary of the guidelines for filing an informal or formal complaint is in this brochure. More information is available on the PSC website or by calling their toll-free number.

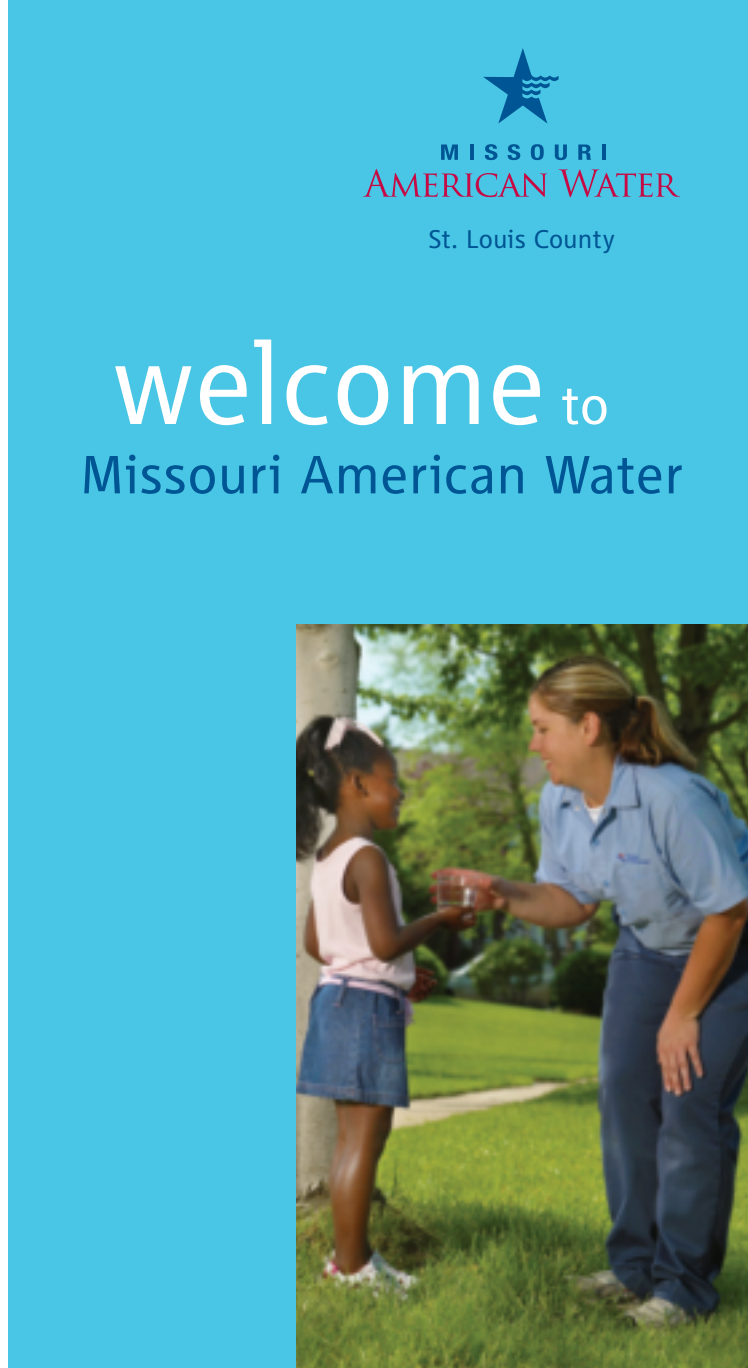
The PSC also establishes regulations that govern Missouri American Water's billing practices and service performance. This booklet is provided to you in compliance with those rules. A complete copy of the regulations is available at our St. Louis County office at 727 Craig Road, Creve Coeur, MO 63141, or at 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 (PSC) 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
 1-866-922-2959
www.mo-opc.org

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



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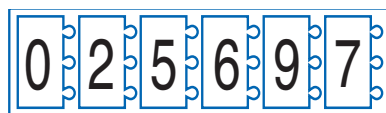
To avoid estimated bills, customers with inside meters can obtain a remote reading device from Missouri American Water. This allows the meter to be read outside, reducing the need to estimate readings.

How to Read Your Water Meter

Generally, outdoor meters should not be opened, as they are sometimes difficult to re-seal properly. If you want to read your inside meter, there are generally two types in St. Louis County: a numerical odometer-type meter (similar to the device that records miles traveled in a car), or a meter with a number of small dials.

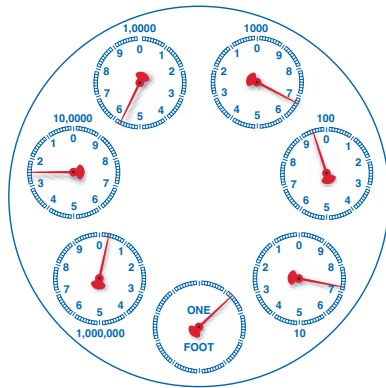
The odometer-type meter readings show the cubic feet used with a series of numbers in a small window. You can calculate the difference between readings to determine the number of cubic feet used. Your bill shows usage in terms of cubic feet.

This illustration depicts an odometer-type meter with a reading of 25,697 cubic feet.



To read a meter with a series of dials, start your reading at the dial marked 1,000,000 and go clockwise around the dial. Be sure to record all the dials when you are completing a meter reading card. When a pointer on any of the dials is between two numbers, you may record the lower number.

This illustration depicts a dial-type meter with a reading of 25,697 cubic feet.



Service Arrangements

We do our best to make it easy for you to do business with Missouri American Water, whether you're checking your bill, moving to a new home or stopping water service. You can reach us 24/7 at our toll-free number – 1-866-430-0820.

Checking Your Account

With a touch-tone phone and your account number (at the top right corner of your water bill), you can use our Customer Service Center automated service to access your account 24 hours a day. From the phone menu, you can check your account balance, your total usage for the past three months, your last payment date and the due date for your next payment. A customer service representative will also be glad to help.

Starting and Stopping Water Service

To begin service, call us at 1-866-430-0820 at least three days before you want to turn the water on. For properties receiving water for the first time, we will send a service employee to install a water meter and turn on the water. **An adult must be present to prevent any damage from water faucets or devices accidentally left open.**

For properties with previous service, our employee will obtain an actual meter reading for billing to begin. This ensures that you are only paying for water that you have used.

Please notify us at least five working days before you want your water service terminated.

Paying Your Bill

Missouri American Water offers several ways to pay your water bill.

Pay by Mail – Simply return your payment in the envelope provided, along with the top portion of your water bill.

Pay Automatically – Sign up for automatic payment and your bill will be paid on time, every time, directly from your bank account on the day it is due. You may enroll in automatic payment online at www.missouriamwater.com or by calling our Customer Service Center at 1-866-430-0820.

Pay by Phone – If you do not have questions about your bill, you can call our toll-free, pay-by-phone line at 1-866-271-5522. There is a fee for this service. Be sure to have your account number handy. It is located on the upper right-hand corner of your bill.

Pay in Person – St. Louis County customers can pay bills at Missouri American Water's office at 727 Craig Road in Creve Coeur, at any Schnucks store or at other locations listed at www.missouriamwater.com.

Avoiding a Late Payment Charge or Disconnection of Service

Water bill payments are due 10 days after the billing date. The due date is printed on the front of the bill. If we do not receive payment within 21 days after the billing date, the account is considered delinquent. If the bill is not paid, water service can be discontinued.

Before we disconnect service, we provide a written notice stating the reason. If service is to be discontinued for nonpayment, we will mail a notice at least ten days ahead of time.

If you receive a notice, please take immediate action to avoid service discontinuance. Call our 24/7 Customer Service Center at 1-866-430-0820 to discuss the steps that you can take.

When service is discontinued, our service worker will knock on the door first, when possible and practical. He or she will leave a notice explaining how service can be restored.

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. The fee is higher during non-business hours and anytime it is necessary to excavate your water line to disconnect service. **An adult must be present when our crews reconnect water service.**

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, or by signing up for automatic payment.

Payment Assistance

Sometimes customers face circumstances that stretch their financial resources. If you cannot pay your bill by the due date, please contact our 24/7 Customer Service Center immediately at 1-866-430-0820. When you call, our customer service representatives will work with you on a plan to pay the balance of the bill over time. The terms of the plan must be observed to maintain your water service.

You may also be eligible for assistance through our H2O Help Program, a customer assistance partnership with the Community Action Agency of St. Louis County that is supported solely by Missouri American Water and voluntary contributions from our customers. It is important to take action before service is shut off.

Information about payment arrangements and the H2O Help Program is available on the Missouri American Water website at www.missouriamwater.com.

Your Water Bill

Missouri American Water teams work diligently to provide exceptional value to our customers. We keep our rates as low as possible, while maintaining quality and service standards. To learn more about our current rates, visit www.missouriamwater.com. Under the Customer Service menu, select "Rates Information."

- Customer Charge** – Your customer charge is a water service charge based on your water meter size. This charge applies each billing period, even when there is no water usage.
- Usage Charge** – This is your cost for water usage—the unit cost per thousand gallons or per hundred cubic feet, multiplied by the amount of water used.
- ISRS Surcharge** – St. Louis County customers pay an Infrastructure System Replacement Surcharge that funds company improvements to water pipelines, hydrants and other infrastructure upgrades in St. Louis County.
- Fire Hydrant Service** – St. Louis County customers pay this charge for the installation and maintenance of public fire hydrants attached to the company's water mains and the water system components that support fire protection systems.
- Service Line Protection Charge** – Missouri American Water's St. Louis County customers pay this fee to fund the Water Service Line Protection Program administered by the St. Louis County government. The program helps homeowners pay the cost of qualified repairs if their water service line breaks.
- Primacy Charge** – A fee collected by Missouri American Water and paid to the Missouri Department of Natural Resources to fund the agency's drinking water testing and compliance activities.
- H2O Donation** – The H2O Program is a voluntary customer donation to help customers in need to pay for their water service.
- Gross Receipts Tax** – Some customers pay a gross receipts tax, levied by the city in which they live.

If You Have a Question or Complaint

Missouri American Water customer service representatives are available 24/7 and 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 as soon as an issue arises.

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 which are available to customers to resolve disputes and avoid disconnection.

- 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 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 (800-392-4211) or through the PSC's web site 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 finding 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 web site at www.psc.mo.gov

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MISSOURI AMERICAN WATER
PO BOX 578
ALTON, IL 62002-0578

ACCOUNT NUMBER 00-0000000-0
AMOUNT DUE
DUE DATE
Amount Paid

For Service To: 1234 Any Street

John & Jane Doe
1234 Any Street
Any Where, MO 60000-0000

Missouri American Water
PO Box 94551
Palatine, IL 60094-4551

Customer Account Information
For Service To: John & Jane Doe
1234 Any Street
Account Number: 00-0000000-0
Premise Number: 00-0000000

Billing Summary

— Prior Balance	
Balance from last bill	\$XX.XX
Payment as of Apr 7, 2009. Thanks!	-XX.XX
Total prior balance, Apr 7, 2009	\$0.00
— Current Water Charges	
(1) Customer Charge	XX.XX
(2) Usage Charge (\$X.XX x 6.00)	XX.XX
Total water charges	XX.XX
— Other Current Charges	
(3) ISRS Surcharge	X.XX
(4) Fire Hydrant Service	X.XX
(5) Service Line Protection Charge	X.XX
(6) Primacy (St. Louis)	.XX
(7) H ₂ O Donation	X.XX
— Taxes	
(8) Gross Receipts Tax	X.XX
— Total Current Charges	XX.XX
— TOTAL AMOUNT DUE	\$XX.XX

Billing Period & Meter Information
Billing Date: Apr 7, 2009
Billing Period: Jan 2 to Apr 2 (91 days)
Next reading on/about: Jul 6, 2009
Rate Type: Residential

Meter readings in current billing period:
Meter Number 000000000 is a 5/8-inch meter.
Present-actual XXXX
Last-actual XXXX
100 CF used 6
1 cu ft equals 7.50 gallons
Gallons used 4500

Messages from Missouri American Water
Customers may use their credit card, debit card, or pay by electronic check only by calling toll-free: 1-866-430-0820. You may pay your bill automatically by signing up online at www.missouriamwater.com or by calling our Customer Service Center at 1-866-430-0820. Please have your bank account number available when calling.
IF YOU HAVE ANY QUESTIONS ABOUT YOUR BILL OR YOUR WATER SERVICE, please contact our Customer Service Center. Representatives are available 24/7 at 1-866-430-0820.

Customer Service: 1-866-430-0820 (24 Hours)
Visit us on the internet: www.missouriamwater.com