

**SCHEDULE BWE-6 HAS BEEN MARKED
CONFIDENTIAL IN ITS ENTIRETY**

Integration Information

1. The anticipated location and hours of operation for the business office that will serve the customers in the Eureka service area is to be determined.
2. The anticipated methods for customers in the Eureka service area to contact the company during non-business hours will be the same customer service team that takes care of all MAWC customers. Customer service hours are 7:00 a.m.-7:00 p.m., Monday thru Friday and 24/7 coverage for emergencies.
3. The current payment options available for Eureka customers are in-person, mail, and electronic payment. There is also a drop box available outside the City Hall where check payments can be dropped off. The current payment methods accepted credit card, ACH (recurring), bank pay, check and cash. Electronic payments are only accepted online via credit card.

MAWC currently accepts and will offer to Eureka customers payment options of check, credit/debit cards and electronic funds transfer (EFT). Eureka customers will also have the option to make MAWC payments online via check or credit/debit cards.

4. Information for MAWC's intended credit and collection actions for delinquent accounts with associated time frames for each step of the process along with sample copies of notifications to customers is attached as Attachment 1.
5. The current billing process for Eureka customers is as follows:
 - Meters are read and uploaded into the billing software between the first and the third of each month
 - The UB Coordinator runs reports and examine for any irregularities. Any irregularity is investigated
 - Work orders are sent to the water department to check for faulty meters, leaks etc.
 - The water department staff returns the work orders for explanations
 - The bills are adjusted accordingly which takes approximately one week
 - Final billing calculation is done around the 14th day of the month, bills are mailed out on or around the 15th day of the month, and bills are due on or around the 25th day of the month
 - Customer accounts are credited as payments are received
 - *A \$5.00 late fee is assessed to all accounts that are 90 days past due. Late notices are generated on or around the 26th day of the month, with a 72-hour notice to respond with payment warning of shut off.*
 - *Notification emails are sent the day before service is shut off. Payments are posted the morning of shut offs, prior to running the shut off list. Shut offs are performed the same day. If a customer is shut off a \$25.00 shut off fee is assessed to the account. To restore service, payment is required for at least the 90 day past due amount.*

MAWC billing process begins once MAWC obtains a read. Within 3 days of that read, a bill is generated and has a due date of 21 days from invoice date. Payments can take up to 5 days to post depending on the method of payment.

6. A copy of the customer brochure summarizing the rights and responsibility of MAWC and its customers is attached as Attachment 2.
7. A copy of a sample bill which MAWC intends to utilize if it acquires the Eureka water and sewer systems is attached as Attachment 3.
8. No formal application process is required for new customers. Current Eureka customers will be integrated into the MOAW customer database using the provided customer information. New customers can call customer service or visit us online to activate new service.

P.O. Box 578 Alton, IL 62002

10/22/2020

Sample Notice

For Service To:
Account Number:
Service Address:

FINAL DISCONTINUANCE NOTICE
PAY THIS AMOUNT: \$304.56 PRIOR TO: 10/27/2020

Payment on your Water account is overdue. If payment is not received, your service may be shut off on or after 10/27/2020. You can prevent discontinuation of water service by paying \$304.56.

It is our sincere goal to work with you to correct this situation before further action becomes necessary. Please respond immediately so that we can assist you as best as possible. If you do not respond to this notice and your service is disconnected, any installment plan may be considered in default and you may be required to pay the full amount due including a disconnection charge, restoration charge, along with an excavation charge, if required. Please call customer service at the number listed below to ensure payment is applied to your account immediately.

Please note, someone must be available at the premises when service is restored.

Disconnection Charge: \$27.50
Regular Hour Restoration Charge: \$27.50
Off Hour Restoration Charge: \$159.00
Excavation Charge: Actual Cost

Payment must be made before 3:00 pm to have service restored the same day and to avoid the off-hour restoration charge.

For St. Louis County customers only: If discontinuance of service becomes necessary, operation of the customer owned stop cock will be necessary. If the stop cock is found inoperable or breaks in the process of either discontinuing or restoring service, you will be required to repair or replace the stop cock prior to service being restored.

CONVENIENT PAYMENT OPTIONS



Pay your bill online:
www.amwater.com/myaccount



Pay by Phone: 855-748-6066
24 hours a day, seven days a week



Pay in person: for a list of approved payment locations, visit www.amwater.com/myaccount

Customer Service: M-F 7am to 7pm Emergency: 24/7: 1-855-669-8753 www.missouriamwater.com

For Service To:

Account Number		10/15/2020
Pay Before	10/26/2020	
Total Due	304.56	

TIME SENSITIVE NOTICE:

To ensure timely receipt of your payment, please use one of the payment options noted below. Do not mail your payment.

IMPORTANT: DISCONTINUANCE NOTICE
Please read and take the steps needed to avoid your service from being discontinued.

PAY THIS AMOUNT \$304.56 PRIOR TO 10/26/2020

Payment on your Water account is overdue. If payment is not received, your service may be shut off on or after 10/26/2020. You can prevent discontinuation of water service by paying the amount printed above. Please use one of our convenient payment options listed below to ensure your payment is applied to your account immediately.

It is our sincere goal to work with you to correct this situation before further action becomes necessary. Please respond immediately so that we can assist you as best as possible. If you do not respond to this notice and your service is disconnected, any installment plan may be considered in default and you may be required to pay the full amount due including a disconnection charge, a restoration charge, along with an excavation charge, if required.



Please note, someone must be available at the premises when service is restored.

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CONVENIENT PAYMENT OPTIONS

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Customer Service: M-F 7am to 7pm Emergency: 24/7: 1-855-669-8753 www.missouriamwater.com

ADDRESS, EMAIL OR PHONE NUMBER CHANGE REQUEST

Please let us know if we need to update your contact information in our records. NOTE: If you are moving or need to make a name change, please contact our customer service center at the phone number listed on the front of this notice. Updates to your contact information can also be made through our online self-service tool, **MyAccount**. Access MyAccount from any electronic device by visiting www.amwater.com/MyAccount.

1017	Missouri	Missouri	Missouri	Missouri
Strategy	Residential	Non-Residential	Sewer Only	MultiDwelling
Threshold	\$75	\$75	\$135	\$100
Day Zero = Invoice Postmark				
Day 1	Invoice	Invoice	Invoice	Invoice
Day 2	↓	↓	↓	↓
Day 3	↓	↓	↓	↓
Day 4	↓	↓	↓	↓
Day 5	↓	↓	↓	↓
Day 6	↓	↓	↓	↓
Day 7	↓	↓	↓	↓
Day 8	↓	↓	↓	↓
Day 9	↓	↓	↓	↓
Day 10	↓	↓	↓	↓
Day 11	↓	↓	↓	↓
Day 12	↓	↓	↓	↓
Day 13	↓	↓	↓	↓
Day 14	↓	↓	↓	↓
Day 15	↓	↓	↓	↓
Day 16	↓	↓	↓	↓
Day 17	↓	↓	↓	↓
Day 18	↓	↓	↓	↓
Day 19	↓	↓	↓	↓
Day 20	↓	↓	↓	↓
Day 21	Due Date	Due Date	Due Date	Due Date
Day 22	DD+1	DD+1	DD+1	DD+1
Day 23	DD+2	DD+2	DD+2	DD+2
Day 24	DD+3	DD+3	DD+3	DD+3
Day 25	DD+4	DD+4	DD+4	DD+4
Day 26	DD+5	DD+5	DD+5	DD+5
Day 27	LDSN	LDSN	LSON	MDDN
Day 28	DD+7	DD+7	DD+7	DD+7
Day 29	DD+8	DD+8	DD+8	DD+8
Day 30	CAF1	CAF1	DD+9	CAF1
Day 31	CAFP	CAFP	CAF1	CAFP
Day 32	DD+11	DD+11	CAFP	DD+11
Day 33	LDMO	LDMO	BSEW	DD+12
Day 34	DD+13	DD+13		DD+13
Day 35	DD+14	DD+14		DD+14
Day 36	DD+15	DD+15		DD+15
Day 37	DD+16	DD+16		DD+16
Day 38	ODSN	ODSN		OPNL
Day 39	DD+18	DD+18		DD+18
Day 40	DD+19	DD+19		DD+19

Day 41	DD+20	DD+20		DD+20
Day 42	DD+21	DD+21		DD+21
Day 43	DD+22	DD+22		DD+22
Day 44	DD+23	DD+23		DD+23
Day 45	MOUT	MOUT		DD+24
Day 46				DD+25
Day 47				DD+26
Day 48				DD+27
Day 49				DD+28
Day 50				OMDN
Day 51				DD+30
Day 52				DD+31
Day 53				DD+32
Day 54				DD+33
Day 55				DD+34
Day 56				DD+35
Day 57				DD+36
Day 58				MOUT

**Write Off
Occurs
90 Days
after final
bills due.**

**WELCOME TO
MISSOURI
AMERICAN WATER**



**MISSOURI
AMERICAN WATER**

WE KEEP LIFE FLOWING™

SCHEDULE BWE-7
PAGE 9 of 23

WELCOME TO MISSOURI
AMERICAN WATER!

We look forward to serving you.
Inside this booklet, you will find
information on the following:

WATER & WASTEWATER SERVICE

INFRASTRUCTURE INVESTMENT

EMERGENCY NOTIFICATIONS

SERVICE ARRANGEMENTS

PAYMENT OPTIONS

LOW-INCOME ASSISTANCE PROGRAM

For additional information, visit our website at
www.missouriamwater.com.



INFRASTRUCTURE



SOLUTIONS



QUALITY



SERVICE



SAFETY



COMMUNITY

A Message from Missouri
American Water President
DEBBIE DEWEY

Welcome to Missouri American Water. We are proud to be your water and/or wastewater service provider. Every day, our teams deliver more than 230 million gallons of high-quality water to approximately 1.5 million Missourians across the state, while at the same time treating the wastewater from thousands of homes and businesses and returning it safely to the environment. We're dedicated to providing the best water and wastewater service to the communities we serve.

This 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 (866) 430-0820.



Sincerely,

A handwritten signature in black ink that reads "Debbie Dewey".

Debbie Dewey
President, Missouri American Water





PROVIDING YOU HIGH-QUALITY WATER

We work closely with the United States Environmental Protection Agency, the Missouri Department of Natural Resources and other state authorities to provide water that meets and exceeds federal and state safety standards. Our parent company, American Water, has received more than 150 awards for superior water quality, and our water is 21 times better than the industry average. Our four surface water treatment plants in St. Louis County, as well as our treatment plants in Joplin and Jefferson City, have all been recently honored with 15-year Directors Awards from the Partnership for Safe Water, a recognition earned by fewer than 1 percent of all surface water treatment plants.





RELIABLE WASTEWATER TREATMENT

We provide communities with scientifically proven and environmentally sound solutions for collection, treatment and release of wastewater.

Below are a few examples of technology we implement:

- 💧 Membrane Bioreactors: A powerful and efficient solution for the treatment of wastewater.
- 💧 Biological Nutrient Removal: The removal of nutrients through an activated sludge system.
- 💧 UV Disinfection: Replacing chlorine with more environmentally friendly technologies for a safer, more efficient way to disinfect wastewater.





INVESTMENT YOU CAN COUNT ON



We continuously monitor, maintain and upgrade our facilities to ensure they operate efficiently and meet all regulatory standards. This requires investing in our infrastructure, including treatment plants, tanks, pump stations, fire hydrants and metering equipment.



Statewide, we invest approximately \$80–130 million per year in infrastructure improvements. Our ongoing commitment to investing in and updating water and wastewater plants, pumps and pipelines helps ensure quality, reliable water service.





EMERGENCY INFORMATION YOU NEED



Missouri American Water uses a high-speed mass notification system to keep customers informed about water-related emergencies. This technology is used when direct notification by doorhangers is not possible. Make sure we can reach you by updating your contact information today at www.missouriamwater.com through **My Account** or by calling us at **(866) 430-0820**.





AROUND-THE-CLOCK CUSTOMER SERVICE

We've offered 24-hour customer service for years, but are making it even more convenient with our self-service website **My Account**. Here's what you can do from the comfort of your home:

- Turn water service on and off
- Track water use
- Sign up for emergency alerts
- Manage your account
- View and pay your bill
- Set up paperless billing



Sign up today by visiting
www.missouriamwater.com





PAYMENT OPTIONS

AUTOMATIC PAYMENTS: Payments will be made from your bank account automatically.



PAY ONLINE: Visit amwater.com/billpay. A \$1.95 transaction fee applies for credit/debit card payments.



PAY BY PHONE: Call (855) 748-6066 and use your Visa or MasterCard. A \$1.95 transaction fee applies.



PAY BY MAIL: Send your payment and payment stub in the envelope provided. No cash, staples or paper clips.



PAY IN PERSON: Visit our website to find a location near you. Locations DO NOT accept payments by mail.





OFFERING H2O HELP TO OTHERS

H2O Help to Others provides financial help to customers who are having trouble paying their bill. The program also connects customers with additional sources of aid in the community. The program is supported by contributions from Missouri American Water and customer donations. Contribute by checking the box on the back of your water bill.

An individual or family qualifies if they:

- Use Missouri American Water as their water provider
- Are in danger of having their water service terminated
- Meet the “basic needs” criteria set by Community Action Agency caseworkers

Apply by calling **(866) 430-0820**.





A document that provides the rights and responsibilities of the utility and its customers is available to all customers. Visit missouriamwater.com, click “Customer Service & Billing,” and then click “Rights & Responsibilities” in the left sidebar to learn more about the rights and responsibilities, including the following:

- (A) Billing and estimated billing procedures;
- (B) Methods for customer verification of billing accuracy;
- (C) Conditions of termination, discontinuance, and reconnection of service;
- (D) Explanation of meter reading procedures which would enable a customer to read his/her own meter;
- (E) A procedure where a customer may avoid discontinuance of service during a period of absence;
- (F) The telephone number and address of a customer services office of the Missouri Public Service Commission, the commission’s toll-free telephone number, and the statement that the company is regulated by the Missouri Public Service Commission;
- (G) The address and telephone number of the Office of Public Counsel (OPC) and statement of the function of that office.

HOW TO CONTACT US

Our customer service representatives are dedicated to handling every customer inquiry with attention and care.



(866) 430-0820

Hours: 7 a.m.–7 p.m.

For emergencies, we're available 24/7.



infomo@amwater.com



www.missouriamwater.com



MISSOURI
AMERICAN WATER

WE KEEP LIFE FLOWING™





WE KEEP LIFE FLOWING™

Service Address:
CUSTOMER NAME
100 ANYWHERE STREET
CITY, MO 12345-1234



THANK YOU FOR BEING OUR CUSTOMER.

Important Account Messages

- Want to get to know us better? Visit www.missouriamwater.com to learn more about the services we provide.
- Thank you for being a long time customer! We work hard every day to deliver water service that is safe, reliable, and affordable -- our customers deserve nothing less.

For more information, visit www.missouriamwater.com



View your account information or pay your bill anytime at: www.amwater.com/MyAccount



Pay by Phone*: Pay anytime at 1-855-748-6066
**A convenience fee may apply*



Customer Service: 1-866-430-0820
M-F 7:00am to 7:00pm – Emergencies 24/7

▼ Please return bottom portion with your payment. DO NOT send cash. Retain upper portion for your records. ▼



MISSOURI
AMERICAN WATER

WE KEEP LIFE FLOWING™



P.O. BOX 91623
RANTOUL, IL 61866-8623

Service to: 100 ANYWHERE STREET
CITY, MO 12345-1234

CUSTOMER NAME
100 ANYWHERE STREET CITY, MO
12345-1234

Monthly Statement

Account No. **1017-XXXXXXXXXXXX**

Total Amount Due:	\$71.88
Payment Due By:	December 10, 2020

Thank you for using AutoPay. Payment will be automatically deducted on the bill due date.

Billing Date: November 18, 2020
Service Period: Oct 17 to Nov 17 (32 Days)
Total Gallons: 4,100

Account Summary – See page 3 for Account Detail

Prior Billing:		\$67.80
Payments - Thank You!	-	\$67.80
Balance Forward:	=	\$0.00
Service Related Charges:	+	\$71.30
Pass Through Charges:	+	\$0.09
Taxes:	+	\$0.49
Total Amount Due:	=	\$71.88

Account No. **1017-XXXXXXXXXXXX**

Total Amount Due:	\$71.88
Payment Due By:	December 10, 2020

If paying after 12/10/20, pay this amount: \$72.96

Amount Enclosed \$ **Paid Electronically on Due Date**

MISSOURI AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

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Message from Missouri American Water

- *****IMPORTANT WATER QUALITY MESSAGE:** Your annual Water Quality Report can be viewed electronically at www.amwater.com/ccr/stlouisregion.pdf. If you prefer a paper copy to be sent to you, please contact our Customer Service Center at 866-430-0820.
- Effective 6/30/20, the Infrastructure System Replacement Surcharge (ISRS) per 1,000 gallons is \$0.9629 for Rate A (residential & commercial), \$0.0146 for Rate B (sale for resale), and \$0.0140 for Rate J (large industrial). The ISRS funds completed water main replacements and related improvements for customers served by our St. Louis County operations. ISRS is implemented pursuant to Sections 393.1000, 393.1003, 393.1006, RSMo; 20 CSR 4240-2.060(1); and 20 CSR 4240-3.650. Additional information is available on our website at www.missouriamwater.com.

What's the best way to reach you

IN CASE OF AN EMERGENCY



We use a high-speed notification system to quickly alert customers via phone, text and email when water emergencies occur. Visit **My Account** at www.amwater.com/myaccount to choose how you want to be notified and enter your contact information.

CUSTOMER SERVICE
1-866-430-0820

HOURS: M-F, 7am-7pm ▪ Emergencies: 24/7
TTY/TDD FOR THE HEARING IMPAIRED:
711 (and then reference Customer Service number listed above)

SERVICES

- Go Paperless:** Save time. Save money. Sign up for Paperless Billing and Auto Pay on My Account at amwater.com/myaccount. Not registered? Log in and be sure to have your account number handy.
- Water Quality:** We take water quality seriously. When it comes to complying with federal drinking water standards, we consistently score better than the industry average. For a copy of the annual water quality report for your area, visit missouriamwater.com. Under Water Quality, select Water Quality Reports.
- H₂O Help To Others:** H₂O Help to Others is an emergency assistance program created by Missouri American Water and Missouri's Community Action Agencies. The program helps provide supplemental funding to Missouri American Water customers who would otherwise have trouble paying their bills. H₂O Help to Others is supported by contributions from Missouri American Water and voluntary contributions from customers.

EXPLANATION OF OTHER TERMS

- Payment by Check:** Paying by check authorizes American Water to send the information from your check electronically to your bank for payment. The transaction will appear on your bank statement. The physical check will not be presented to your financial institution or returned to you.
- Estimated Bill:** This occurs when we are unable to read the water meter. Your usage from the same billing period the prior year is used to calculate the estimated bill. The next actual meter reading corrects any over or under estimates.
- Disputes:** If you have questions or complaints about your bill, please call us at 1-866-430-0820 before the due date. If your bill is unusually high, it may indicate that there is a leak in your plumbing. For tips on how to detect leaks and use water wisely, visit us online. You'll find helpful tools under the Water Information menu. Every drop counts!
- Rates:** A detailed listing of charges that make up your bill is available upon request by contacting Customer Service or visiting us online at missouriamwater.com. Under Customer Service & Billing, select Your Water and Sewer Rates.
- Correspondence:** Please send written correspondence to PO Box 578, Alton, IL 62002-0578. Be sure to include your name, account number, service address, mailing address and phone number including area code. Please do not send correspondence with your payment, as it may delay processing your payment and correspondence.

H2O HELP TO OTHERS PROGRAM - lend a hand to customers in need

I'm adding a one time contribution of \$_____ with my payment.

I'd like to add a recurring contribution to each bill of \$_____. I understand this amount will be added to each bill.

Address Change(s) _____

Name _____

Address _____

City _____

State _____ Zip Code _____

Phone Number _____ Mobile Number _____

Email Address _____

Other ways to pay your bill

 Auto Pay Save time and money. Enroll in Auto Pay, and your bill will be paid on time, every time, directly from your bank account on the due date. No stamps required!	 Online With My Account, you can pay your bill anytime, anywhere. Registration is fast and easy. Visit www.amwater.com/MyAccount or pay without registration at www.amwater.com/billpay (fee may apply).	 In Person We have agreements with several authorized payment locations in our service areas. Visit our website to find one near you.
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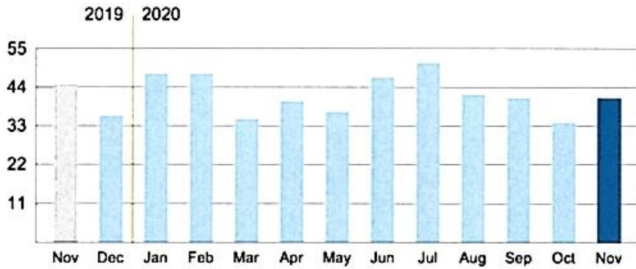
Meter Reading and Usage Summary

Meter No.	Measure	Size	From Date	To Date	Previous Read	Current Read	Meter Units	Billing Units	Total Gallons
XXXXXXXX	100 gal	5/8"	10/17/2020	11/17/2020	515 (A)	556 (A)	41	41.00	4,100
A = Actual E = Estimate								1 Billing Unit = 100 gallons	Total Gallons: 4,100

Billed Usage History (graph shown in 100 gallons)

Next Scheduled Read Date: on or about December 16, 2020
Account Type: Residential

- 4,100 gallons = usage for this period
- 4,500 gallons = usage for same period last year



Average daily use for this period is: (32 days)

128 gallons

Year to Date Billed Usage: 46,400 gallons

Account Detail

Account No. 1017-XXXXXXXXXXXX

Service To: 100 ANYWHERE STREET CITY, MO 12345-1234

Prior Billing	67.80
Payments	-67.80
Total payments as of Nov 10. Thank you!	
Balance Forward	0.00
Service Related Charges - 10/17/20 to 11/17/20	
Water Service	32.55
Water Service Charge	9.00
Water Usage Charge (41 x \$0.47814)	19.60
ISRS Surcharge (41 x \$0.09629)	3.95
Wastewater Service	38.75
Wastewater Service Charge (1 x \$38.75)	38.75
Total Service Related Charges	71.30
Pass Through Charges	0.09
Water Primacy Fee (1 x \$0.09)	0.09
Taxes	0.49
County Sales Tax	0.49
Total Current Period Charges	71.88

Total Amount Due **\$71.88**

Understanding Your Bill

The information below defines some of the new terms you may find on your bill:

- **Service Related Charges:** This section includes charges for services related to water, wastewater and fire protection. If applicable, credits and debits for correction to previously billed charges are itemized in this section.
- **Fees and Adjustments:** This section provides details related to additional charges or adjustments for the service period referenced. Fees, when applicable, would include items such as service activation and late payment charges.
- **Pass Through Charges:** Charges in this section, when applicable, are separated from other service related charges to provide visibility into what portion of your bill is being remitted to other entities. Payment received for these charges does not remain with American Water. While we may bill and collect for them, the payments received are passed along to other companies and agencies.
- **Billing Units:** One billing unit equals 100 gallons of water used. If the meter serving your property measures your water use in cubic feet or a different unit of measure, we convert the usage to gallons to make it easier to understand.
- **Average Daily Use:** The gallons shown in the water droplet above represent your average daily water use for the current billing period. Tracking the amount of water you use can help you manage your overall water use from month to month.
- **Still have questions?** We are here to help. Our customer service representatives are available M-F, 7 a.m. to 7 p.m. More information on understanding your bill and charges can also be found on our website. See the link below.

For more information about your charges and rates, please visit: <https://amwater.com/moaw/rates>

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