



Laclede Gas Company  
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April 13, 2016

Daniel Hall, Chair  
Missouri Public Service Commission  
200 Madison Street  
Jefferson City, MO 65101

Dear Chair Hall:

At the recent hearing in Case No. AX-2015-0061, you asked two questions in connection with payday lenders as utility pay stations. As you recall, Judge Woodruff asked me to send the information directly to you and not put it in the case file. Pursuant to the Commission's ex parte rules, I am also going to file this letter in all of our cases.

Here are the questions and answers:

1. You noted that in 2014 Laclede and MGE had identified a handful of payday lenders on their paystation lists and you asked me whether we still had any payday lenders on the Laclede Gas or MGE roster.

Answer: Based on information provided by our pay station network aggregator, it appears that Laclede's aggregator still has one payday lender as a pay agent, while MGE's aggregator has five. In total, these paystations process approximately 950 payment transactions for Laclede or MGE per month.

2. You also asked for the terms under which a pay agent network aggregator could cancel its agreement with a pay station.

Answer: Our aggregator could generally terminate a payday lender/pay agent on 30 days written notice, although it is possible that such termination could occur sooner if requested.

Thank you for the opportunity to provide these answers and to share our information and ideas at the rulemaking hearing.

Sincerely,

/s/ Rick E. Zucker