

October 8, 1999

FILED

OCT 13 1999

Missouri Public
Service Commission

RE: Williams v. AmerenUE

Case No. EC-2000-19

Mr. Roberts,

NOTE: the date and amount due of 7/16 in the "shocking to my mind;" amount of \$750.99 "coincidentally" falling on the date that I was admitted into the hospital at St. Louis University Hospital with a seizure disorder.

As of October 11, 1999, I had an appointment with my doctor;(nuerosurgeon) Dr. Buholdz, who discussed with me that stress was a contributing factor, and for this reason I believe that continuing with this matter would only add further stress and detriment to my health—for this reason we are going to have to "abandon" this issue.

Upon moving to this current address (on the day I was released from the hospital on 7/23) Ameran "lowered" the amount from \$750.99 to \$276.55. The \$276.55 (was due on 8/11) was paid in full 9/3/99 **after our service had been disconnected that day.** ---I have "no doubt" that Ameran will request **yet another deposit** due to this most recent disconnect action.

As this entire situation is what prompted us to move, I do feel that Ameran was responsible for the problems we have experienced to this date. The reason being that I would not have moved at all had this deposit amount and fear of being denied service (in JUNE and JULY) for lack of ability to pay such a (for us) "unreasonable" deposit had not "forced us" to do so.

When this issue of this deposit first came about, I would have never imagined it would have caused such an effect on our lives as it has. And now we are once again facing having to move (by mistakingly taking the first thing that came along and found it to be most unsuitable).

As I have a more serious concern ;that of surgery to contend with at this time, I cannot continue pursuing this issue any longer.

Sincerely,

Xenia Waymire
Keith Williams

Xenia Waymire
Keith Williams

P.S.

I am enclosing the reply to Amerans answee, I was unable to continue with and ended.

October 8, 1999

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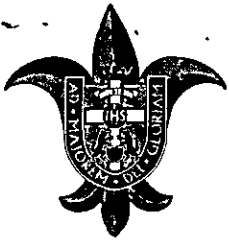
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Xenia Waymire
Keith Williams

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SLUCare

The Health Services Division
of Saint Louis University

Saint Louis University Hospital
3635 Vista Ave. at Grand Blvd.
PO Box 15250
St. Louis, MO 63110-0250
(314) 577-8000

August 11, 1999

To Whom It May Concern:

*this is incorrect
was 7/16*

Miss Xenia Waymire was under my inpatient care for the dates of ~~July 17~~ and 18, 1999. She was readmitted on July 19, 1999 and was discharged on July 23, 1999. I saw her in follow-up in the outpatient clinic on August 4, 1999.

Thank you,

Mary E. Bertrand, M.D.
Instructor
The Greater Midwest Epilepsy Treatment Center
Department of Neurology
St. Louis University

M00034814579 M0000565100
 WAYMIRE, XENIA C F 44
 3503 ITASKA 07/15/00
 ST LOUIS 02 07/01

PHYSICIAN'S DISCHARGE NOTE AND ORDERS

DO NOT USE ABBREVIATIONS - PRESS HARD, 3 COPIES

DISCHARGE INFORMATION	ATTENDING PHYSICIAN: <i>Bertland</i>
Date Patient Discharged: <i>7/33/99</i>	Disposition: <input checked="" type="checkbox"/> Home <input type="checkbox"/> Name of Facility: _____
Discharge Diagnosis: <i>Pericarditis</i>	

Condition on Discharge: ☒ Stable ☐ Improved ☐

[illegible]

Arrangements made to obtain medications? ☒ Yes ☐ N/A

ACTIVITIES

☐ Weight bearing limitation _____

☐ No lifting greater than _____ lbs

☐ Confined to bed ☐ Use wheelchair

☐ Ambulate with:
☐ Cane
☐ Crutches
☐ Walker
☐ Assistance

☐ No showering
☐ No tub bathing
☐ No bending
☐ Other: _____

☐ No stair climbing
☒ No driving
☐ No sexual activity

ADDITIONAL INSTRUCTIONS: Discontinue or changing heights & arrangements by others

DIET ☒ General ☐ Heart Healthy
☐ Special: supplement & exercise shakes 700 (3x daily)

PLEASE CALL YOUR PRIVATE PHYSICIAN TO PLAN FOR CONTINUED CARE. TAKE THIS FORM WITH YOU TO APPOINTMENTS.

SLUCare FOLLOW-UP CARE			APPOINTMENT ARRANGEMENTS			
SEE DR.	WHEN	WHERE	DATE	TIME	LOCATION	COMMENTS
1	Bestard	2 weeks in Neurology Clinic (if necessary)				
2			July 4, 1999	2 pm		
3		Valproate level in lab and flow D.O.B in 1 week				
4						

REFERRALS FOR POST HOSPITAL CARE ☐ No / Not applicable ☐ Yes - Name: _____ Phone: _____ Date of Referral: _____

SPECIAL INSTRUCTIONS (include wound care if applicable): _____

Call Physician for: _____

CALL CENTER USE ONLY

Ref. Phys. _____

Fax No. _____

☐ Faxed ☐ Not faxed

(if not faxed, why?) _____

Date/Time _____

I HAVE RECEIVED AND UNDERSTAND THE ABOVE. I APPROVE A COPY SENT TO MY REFERRING PHYSICIAN.

PATIENT SIGNATURE Xenia D. M. Jones
 NURSE OFFICE SIGNATURE / PRINT NAME Joseph Palmer SCHEN, JD (M.D.)
 DISCHARGE ATTENDING PHYSICIAN SIGNATURE (Signature) R.N. 7/23/99 (M.D.)
 NURSE SIGNATURE _____ DATE _____

PRES BDG	PREV BDG	USE	READING	RATE	AMOUNT
17226	16332	89A	ACTUAL	RES 01	79.12
ST. LOUIS CTY TAX					3.30
BUDGET ADJUSTMENT					14.58
RECONN CHARGE					30.00
LATE PAY CHARGE @ 1.5%					2.07
DEFR LATE PAY @ 1.5%					1.74
DEFR MNTHLY AMT					25.00
DEPOSIT ARREARS					457.00
PRIOR BALANCE					138.18
AMOUNT DUE ON 07/16					750.99

99B-16525
AUTO 5-DIGIT

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 2859

Service at: **3503 ITASKA**
Service from **06/02 to 06/30/99** Days **28**
Your Last Payment **06/11/99 \$70.99**
Acct. No. **0636 113 0301 27** Bill Date **07/06/1999**

Due date and delinquent date apply to current charges only.
Budget balance ahead \$50.97 after paying this bill.
Deferred amts/months remaining after this bill: \$91.17/ 4.

RETURN THIS STUB WITH PAYMENT TO:
AmerenUE
P.O. BOX 66529
ST. LOUIS, MO 63166-6529
Acct. No. **0636 113 0301 27**



*****AUTO**5-DIGIT 63111
WILLIAMS KEITH
3503 ITASKA
SAINT LOUIS MO 63111-1427

Amount Due \$750.99
Due By 07/16
Delinquent After 07/27

PRES BDG	PREV BDG	USE	READING	RATE	AMOUNT
09958	09620	33B	ACTUAL	RES 01	29.87
ARNOLD TAX					1.91
SALES TAXES					.75
DEFR MNTHLY AMT					23.00
FINAL BILL *					312.72
DEFERRED					-91.70
AMOUNT DUE ON 08/11					276.55

99B-00980
AUTO 5-DIGIT

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 2859

Service at: **2286 JACKSON DR APT D**
Service from **07/17 to 07/27/99** Days **10**
Acct. No. **3386 035 0731 54** Bill Date **07/30/1999**

Deferred amts/months remaining after this bill: \$68.70/ 3.
* From previous address 3503 ITASKA

RETURN THIS STUB WITH PAYMENT TO:
AmerenUE
P.O. BOX 66529
ST. LOUIS, MO 63166-6529
Acct. No. **3386 035 0731 54**



*****AUTO**5-DIGIT 63010
WILLIAMS KIETH
2286 JACKSON DR APT D
ARNOLD MO 63010-1679

Amount Due \$276.55
Due By 08/11
Delinquent After 08/20

AmerenUE
P.O. BOX 66301
ST. LOUIS, MO 63166

(800) 552-7583
B-00306 D

NOTICE OF SERVICE DISCONNECTION

* If your service is disconnected, you may be required to pay the full amount due plus a reconnection charge before we can restore service.

If this amount has been paid,
please disregard this notice.

See Reverse Side

RETURN THIS STUB TO:
AmerenUE
P.O. BOX 66301
ST. LOUIS, MO 63166



4,269.82
7,077.07

YTD
554.23
156.77
670.86
108.88
230.34
1,719.67
89.82
2,013.45
446.88
2,550.15

08/23/99-

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 2859

September 2, 1999

Dear Mr. Roberts,

IN RE: Xenia Waymire-Williams,

v.

Ameren UE,

Case No. EC-2000-19

I received the copy of Ameren's "ANSWER" on 8/19 for which I have the following to say:

#1. On April 12, 1999, I received a letter from Mr. R. D. Lloyd, Customer Representative for Ameren UE informing me of the \$470.00 deposit "IN DISPUTE;" the third deposit since we had "rented" the premises in December of 1997. *(See attachment #1 and letter of reply from myself, dated April 29, 1999).*

#2. Upon calling Ameren and speaking with a representative I questioned the "whereabouts" of my previous deposits of the following:

February 14, 1998	\$152.00 "will be billed"
May 12, 1998	86.00 "will be included..."
April 12, 1999	\$470.00

(NOTE: agreement made on 5/11/98 at bottom of attachment 2 showing bill was assessed to my account and the installments added to the monthly bill).

#3. When I inquire of the representative I spoke with regarding my previous deposits she told me they never were "charged" to my account!). I asked for a statement and was mailed this STATEMENT OF ACCOUNT from AmerenUE. **(See attchement #3: also note that the deposits are billed DPB, but there is no DPAB; deposits applied to bill).**

#4. With payments at approximately \$142.00 a month, we could not afford another deposit "budgeted" into the account, especially one of such an "Unreasonable" amount---as we were only "renters of a rather "small" house.

IN WHICH IN THAT CASE WOULD MAKE SUCH A "NECESSARY" SERVICE "UNAVAILABLE TO MY HOUSEHOLD.

---The deposits in the previous amounts were not near as unreasonable; even though the first (2) alone, were placed within just 3-months of one another!

#5. Although we may have been "late payment-payers"; as Mr. Lloyd calls us and gives this as the reason for imposing the \$470.00 deposit shown **my 1st attachment.....** (if you look at attachment #4 once again you will note that many are "yellow" or "pink" notices) this I will admit...

HOWEVER, we always managed to pay the bill or make arrangements to pay the bill... except on that "ONE" occasion on April 11, 1999, yet, I called immediately (early **that morning when I discovered it was disconnected and had overlooked the date**) to have the service reconnected and paid the bill immediately in order to have the service restored the next day.

(See attachment #5—I was home waiting for them!)

#6. And it was from the very beginning (Mr. Lloyd's letter informing me of the deposit in Attachment #1) which began this "dispute" over this deposit amount for which I wrote, called, and due to failure to make "arrangements" **I could not** make due to the lack of an ability to pay any further higher a monthly bill) I was disconnected for the deposit amount of \$540.99 (\$470.00 + \$70.00) and it was from there I called the 1-800 number.

Mr. Roberts;

YOU HAVE NO IDEA HOW THIS HAS AFFECTED MY LIFE!!

Adding a deposit on top of an already high existing bill (is only adding a bill on top of a bill!---makes it only higher and harder to pay).

- I. For fear of not being able to continue such a "necessary service" I felt it necessary to move due to "this matter of the \$470.00.**
- II. I was unable to complete my summer session at Webster University where I currently have 101 credits and a 3.0+GPA; which would have given me 6 more credit hours to my completion of my desired goal in obtaining my degree in May of 2000.**
- III. My not being able to find a place available in time to be out of the residence this deposit was incurred--- as I had given my landlady a 30-day notice.**
- IV. Forced me to have to get rid of a much loved pet.**
- V. Forced me to take "unsuitable" housing—finding upon moving in that the premises was infested with roaches and many other problems stemming from the apartment itself.---although we did not move in until 7/23/99***and finding I may very well be moving AGAIN!**

(See attachment: Hospital release)

**IV. THIS CAUSED SUCH EMOTIONAL DISTRESS THAT I
I WAS ADMITED INTO THE HOSPITAL FOR A SEIZURE
ON THE VERY DAY AMEREN'S "SHOCKING BILL" OF
\$750.99 WAS DUE!**

In conclusion Mr. Roberts,

No utility company should have "this much power!!!" I can understand having a service cut-off for L-A-C-K of payment; but to add a deposit to an already high existing bill; thus making it only higher and even more difficult for us "late-payers," is too most certainly "UNJUST AND UNDULY PREJUDICIAL!!!" No consumer should be subjected to having to move...for fear of being deprived of such a necessary service in the hottest time of the year! No consumer should be subjected to what I have been over a "deposit."

I'm no lawyer, but I didn't particularly think much of Mrs. Brauer's "red herring" answers adding it "all reads similar" Having no understanding of the law when it came to her citations I took the following to mean:

From her **Paragraph C of general Provisions---**

1. "A" deposit...to mean ONE, not 3!
2. "for initial...to mean IN THE BEGINNING (of the service)
3. "NEW" residential service...to mean just that, "new," not one of a year and a half!
4. And I believe she skipped 4 CSR 240-13.030 entirely.

But since I'm not a lawyer, I'm just a consumer; it doesn't all "read similar" to me.

Thank you for your time and attention into this matter.

Sincerely,

Xenia Waymire
Keith Williams

Xenia Waymire-Williams

Union Electric

Attachment #1

One Ameren Plaza
1901 Chouteau Avenue
PO Box 66149
St. Louis, MO 63166-6149
314.621.3222

April 12, 1999

Williams Keith
3503 Itaska
St. Louis Mo. 63111

Dear Customer:



We will include a deposit for \$470.00 on your next bill. This deposit will be held in your name and will earn 9.5% per annum in interest. The deposit is required at this time due to your record of late payment.

If you have any questions, please contact our Customer Service Center at 342-1111.

Sincerely yours,

R. D. Lloyd

R. D. Lloyd
Customer Representative
Customer Relations Department

\$ 549.00
7! arrears 70.89
470.00
549.00

ACCOUNT NO.

SERVICE ADDRESS

0636 113 0301 2

3503 Itaska

April 29, 1999

COPY

Mr. R. D. Lloyd
One Ameran Plaza
1901 Chouteau Avenue
St. Louis, MO 63166-6149

Dear Mr. Lloyd,

Regarding your recent correspondence, dated April 12, 1999, in which you informed me that you will be adding yet another (!) deposit onto my bill, I only wish to say I find these "excessive" deposits to be highly unreasonable, undue, and prejudicial!

If you would take a moment to review my record, you will see an \$86.00 charge for a deposit I was charged in my May 3, 198 bill and then another deposit was again charged on February 2, 1998. I would like to know what the current status of these two deposits totaling \$238.00 are at this time.

It is difficult to understand how Ameran expects a customer who is "perceived" to have difficulty in making payments; expect such a customer to afford an amount of close to \$500 (and, which would not go directly on the currently bill?)---is ludicrous, to say the least!

As Mr. Williams has only recently secured permanent employment after a period of temporary employment and unemployment---the requiring of yet another deposit at this time would place us in a financial disadvantage, when we are just now trying to get caught up!

It should be "unlawful" to impose such excessive charges as this upon consumers and forcing them into an undue and unreasonable disadvantage for such a necessary service!

Sincerely,

Xenia Williams

LATE PAY CHARGE @ 1.5% .72
 DEFR LATE PAY @ 1.5% 3.99
 DEFR MNTHLY AMT 25.00
 PRIOR BALANCE 47.86

AMOUNT DUE ON 01/15 189.57

1/99-7/99

A PERMIT NO. 2859

Service at: 3503 ITASKA
 Service from: 11/29/98 to 01/02/99 Days 34
 Your Last Payment 12/03/98 \$100.00
 Acct. No. 0636 113 0301 27 Bill Date 01/05/1999

Due date and delinquent date apply to current charges only.
 Budget balance behind \$175.97 after paying this bill.
 Deferred amts/months remaining after this bill: \$241.17/10.

Deposits
Billed

RETURN TO: AmerenUE P.O. BOX 66529 ST. LOUIS, MO 63166-6529

PRES RDG	PREV RDG	USE	READING	RATE	AMOUNT
08591	08190	401	ACTUAL	RES 01	29.80
ST. LOUIS CTY TAX					1.24
LATE PAY CHARGE @ 1.5%					1.17
DEPOSIT					+ 152.00
PRIOR BALANCE					78.20

AMOUNT DUE ON 03/18 = 262.41

99B-15718
 AUTO 5-DIGIT

W

FIRST CLASS MAIL
 U.S. POSTAGE
 PAID 1 OUNCE
 ST. LOUIS, MO
 PERMIT NO. 2859

Service at: 3503 ITASKA
 Service from: 02/02 to 02/27/98 Days 25
 Acct. No. 0636 113 0301 27 Bill Date 03/06

Actual meter reading corrects previous estimate.

RETURN THIS STUB WITH PAYMENT TO:

AmerenUE
 P.O. BOX 66529
 ST. LOUIS, MO 63166-6529
 Acct. No. 0636 113 0301 27



***** AUTO 5-DIGIT 63111
 WILLIAMS KEITH
 3503 ITASKA
 SAINT LOUIS MO 63111-1427

Amount Due \$262.41
 Due By 03/18
 Delinquent After 03/27

AmerenUE P.O. BOX 66529 ST. LOUIS, MO 63166-6529

PRES RDG	PREV RDG	USE	READING	RATE	AMOUNT
00558	00000	2244	ACTUAL	RES 01	112.76
10277	08591		MTR CHG		
ST. LOUIS CTY TAX					4.70
LATE PAY CHARGE @ 1.5%					1.66
DEPOSIT ARREARS					+ 152.00
PRIOR BALANCE					110.41

AMOUNT DUE ON 04/17 = 381.53

02B-00917
 AUTO 3-DIGIT

V

09 2 A 12-97

Service at: 3503 ITASKA
 Service from: 02/27 to 04/02/98 Days 34
 Acct. No. 0636 113 0301 27 Bill Date 04/06

Bill includes past due amount. To avoid further collection action, pay \$188.00 by the delinquent date.

1st

RETURN THIS STUB WITH PAYMENT TO:

AmerenUE
 P.O. BOX 66529
 ST. LOUIS, MO 63166-6529
 Acct. No. 0636 113 0301 27



***** AUTO 3-DIGIT 631
 WILLIAMS KEITH
 3503 ITASKA
 SAINT LOUIS MO 63111-1427

Amount Due \$381.53
 Due By 04/17
 Delinquent After 04/28

Attachment #1 showing increase

1st
\$152.00
Deposit

ATTACHMENT
#1

09446 06777 2669	USE	HEADING	RATE	AMOUNT
ST. LOUIS CTY TAX	ACTUAL	RES 01		226.50
BUDGET ADJUSTMENT				9.44
LATE PAY CHARGE @ 1.5%				-123.94
DEFR MNTHLY AMT				3.21
DEPOSIT ARREARS				37.00
PRIOR BALANCE				23.39
AMOUNT DUE ON 09/15				213.75
				389.35

Deposits were Applied!

99B-15453
AUTO 5-DIGIT

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 2859

Service at: 3503 ITASKA
Service from 08/02 to 08/30/98 Days 28
Your Last Payment 07/07/98 \$150.00
Acct. No. 0636 113 0301 27 Bill Date 09/02/1998

Due date and delinquent date apply to current charges only.
Budget balance behind \$377.19 after paying this bill.
Your budget amount has been changed to avoid a large 12th month adjustment. Your new budget amount is \$112.33.
Deferred amts/months remaining after this bill: \$377.19/8.

3rd
\$470.00
Deposit

AmerenUE P.O. BOX 66529 ST. LOUIS, MO 63166-6529	PRES RDG	PREV RDG	USE	HEADING	RATE	AMOUNT
16332 15698 634	ACTUAL	RES 01				58.19
ST. LOUIS CTY TAX						2.42
BUDGET ADJUSTMENT						36.39
LATE PAY CHARGE @ 1.5%						1.06
DEFR LATE PAY @ 1.5%						2.12
DEFR MNTHLY AMT						25.00
DEPOSIT ARREARS						470.00
PRIOR BALANCE						70.99
AMOUNT DUE ON 06/16						666.17

06/16/99

99B-16438
AUTO 5-DIGIT

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 2859

Service at: 3503 ITASKA
Service from 05/03 to 06/02/99 Days 30
Your Last Payment 05/10/99 \$142.01
Acct. No. 0636 113 0301 27 Bill Date 06/04/1999

Due date and delinquent date apply to current charges only.
Budget balance ahead \$36.39 after paying this bill.
Deferred amts/months remaining after this bill: \$116.17/5.

\$470 Deposit

*June 4
87
1999*

RETURN THIS STUB WITH PAYMENT TO:

AmerenUE
P.O. BOX 66529
ST. LOUIS, MO 63166-6529

Address Service Requested

Amount Due \$666.17
Due By 06/16
Delinquent After 06/25



*****AUTO**5-DIGIT 63111
WILLIAMS KEITH
3503 ITASKA
SAINT LOUIS MO 63111-1427

2nd
86\$
Deposit

AmerenUE P.O. BOX 66529 ST. LOUIS, MO 63166-6529	PRES RDG	PREV RDG	USE	HEADING	RATE	AMOUNT
02327 01156 1171	ACTUAL	RES 01				102.00
ST. LOUIS CTY TAX						4.28
BUDGET ADJUSTMENT						-23.88
RECONN CHARGE						30.00
DEFR LATE PAY @ 1.5%						1.29
DEFR MNTHLY AMT						27.00
DEPOSIT						86.00
AMOUNT DUE ON 06/16						227.29

26.00
141.29

99B-16111
AUTO 5-DIGIT

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 2859

Service at: 3503 ITASKA
Service from 05/03 to 05/31/98 Days 30
Your Last Payment 05/10/98 \$100.00
Acct. No. 0636 113 0301 27 Bill Date 06/04/1998

Budget balance behind \$23.88 after paying this bill.
Deferred amts/months remaining after this bill: \$211.32/8.

Service from 6/2 - 7/01 \$86.00 Deposit

*Bill Date
June 4
2/98*

RETURN THIS STUB WITH PAYMENT TO:

AmerenUE
P.O. BOX 66529
ST. LOUIS, MO 63166-6529

Address Service Requested

Amount Due \$227.29
Due By 06/16
Delinquent After 06/25



*****AUTO 5-DIGIT 63111
WILLIAMS KEITH
3503 ITASKA
SAINT LOUIS MO 63111-1427

Deposits

Union Electric

Attachment (2)

show Deposits
were billed

One Ameren Plaza
1901 Chouteau Avenue
PO Box 66149
St. Louis, MO 63166-6149
314.621.3222

February 14, 1998 Note: Feb 14, 1998 1st Deposit
(next page)
MAY 12, 1998 2nd Deposit

Williams Keith
3503 Itaska
St. Louis Mo. 63111

Dear Customer:

New Account



We are pleased to have your new account. A deposit request for \$152.00 will be billed on your next service bill. This deposit will be held in your name and will earn 9.0% per annum in interest. NO REASON GIVEN FOR THIS DEPOSIT REQUEST

If you have any questions, contact our Customer Service Center at 342-1111.

Sincerely yours,

R. D. Lloyd

R. D. Lloyd
Customer Representative
Customer Relations Department

ACCOUNT NO.

SERVICE ADDRESS

0636 113 0301 2

3503 Itaska

following
Concerns MAY 12th, 1998 (see
next page)

0842-D

AMERENUE DEPOSIT AGREEMENT CONFIRMATION

THIS NOTICE WILL CONFIRM THE AGREEMENT MADE ON 05/11/98 CONCERNING THE \$152.00 DEPOSIT WHICH WAS ASSESSED TO YOUR ACCOUNT. THIS AGREEMENT CALLS FOR THE DEPOSIT TO BE ADDED TO YOUR MONTHLY BILLS IN 5 INSTALLMENTS OF \$25.00 PLUS 1 INSTALLMENT OF \$27.00 STARTING WITH YOUR NEXT BILL.

May 11, 1998
152.00
Deposit

{ FAILURE TO KEEP THESE ARRANGEMENTS MAY
RESULT IN DISCONNECTION OF YOUR SERVICE. }

ACCOUNT NUMBER
063611303012

PLEASE NOTE - THIS AGREEMENT IS FOR THIS
DEPOSIT ONLY AND DOES NOT APPLY TO ANY OTHER
MONIES DUE AMERENUE.

WILLIAMS KEITH
3503 ITASKA
ST. LOUIS, MO 63111

Increased

FEB. 14, 1998
and Again 3mo. later!

May 12, 1998

Williams Keith
3503 Itaska
St. Louis Mo. 63111

Dear Customer:



We will include a deposit for \$86.00 on your next bill. This deposit will be held in your name and will earn 9.5% per annum in interest. The deposit is required at this time due to your record of late payment. *Had never been disconnected at this point.*

If you have any questions, please contact our Customer Service Center at 342-1111.

Sincerely yours,

R. D. Lloyd

R. D. Lloyd
Customer Representative
Customer Relations Department

ACCOUNT NO.

SERVICE ADDRESS

0636 113 0301 2

3503 Itaska

Union Electric

One Ameren Plaza
1901 Chouteau Avenue
PO Box 66149
St. Louis, MO 63166-6149
314.621.3222

~~MEMORANDUM~~

April 12, 1999

Williams Keith
3503 Itaska
St. Louis Mo. 63111

Dear Customer:



We will include a deposit for \$470.00 on your next bill. This deposit will be held in your name and will earn 9.5% per annum in interest. The deposit is required at this time due to your record of late payment. *HAD 1 OCCASSION OF DISCONNECTION BY OVERSIGHT PAID BILL VERY NEXT DAY!*

If you have any questions, please contact our Customer Service Center at 342-1111.

Sincerely yours,

R. D. Lloyd

R. D. Lloyd
Customer Representative
Customer Relations Department

\$ 549.00
70.99
7! amers 470.00
549.00
See Next PAGE

ACCOUNT NO.

SERVICE ADDRESS

0636 113 0301 2

3503 Itaska

Ameren UE
P.O. BOX 66529
ST. LOUIS, MO 63166

Attachment #3
STATEMENT OF ACCOUNT

*Deposits Billed
But Never Credited.*

For Service At:

3503 ITASKA

PAGE 1

Mail to:

WILLIAMS KEITH
3503 ITASKA
ST. LOUIS, MO 63111

ST. LOUIS, MO 63111

Date: MAY 07, 1999
Account Number: 063611303012
Type of Account: SINGLE SERV ELECT

Prepared by: C20963

This is the information requested. Please cut on dotted line and submit upper portion if remitting a payment

Meter				Bills			Misc. Charges		Payments		Misc. Credits	
Read Date	Reading	Code	Use	Days	Code	Amount	Code	Amount	Date	Amount	Code	Amount
NOV 28, 1997	07101								MAY 12, 1998	190.00		
DEC 31, 1997	07620		494	26		36.06			JUL 07, 1998	150.00		
FEB 02, 1998	08190	E	570	30		41.60	LP	.54	AUG 04, 1998		MSC	7.49
FEB 27, 1998	08591		401	30		31.04	LP	1.17	AUG 04, 1998		MSMC	.31
						# 1	DPB	152.00	SEP 18, 1998	100.00		
MAR 17, 1998	10277		1686		MC				NOV 02, 1998		DPB	238.00
	00000				MC				NOV 03, 1998	164.00		
APR 02, 1998	00558		2244	34	MC	117.46	LP	1.66	DEC 03, 1998	100.00		
MAY 03, 1998	01156		598	30		43.35	LP	3.44	JAN 08, 1999	47.86		
JUN 02, 1998	02327		1171	30		106.88	DLP	1.29	FEB 06, 1999	141.71		
						# 2	RECE	30.00	MAR 04, 1999	142.75		
JUL 01, 1998	04153		1826	30		163.31	DPB	86.00	APR 12, 1999	142.38		
							LP	.76	MAY 10, 1999	142.01		
AUG 02, 1998	06777		2624	30		232.06	LP	2.25	JUNE 11, 1999	70.99		
							DLP	.20				
							LP	1.73				
AUG 30, 1998	09446		2669	30		235.94	LP	3.21				
SEP 28, 1998	10822		1376	30		78.71	LP	3.43				
OCT 27, 1998	11657		835	30		56.36	LP	5.17				
NOV 29, 1998	12557		900	30		59.04	LP	.10				
							DLP	4.37				
JAN 02, 1999	13304		747	30		52.67	LP	.72				
							DLP	3.99				
JAN 31, 1999	13952		648	30		46.48	LP	2.13				
							DLP	3.62				
MAR 02, 1999	14594		642	30		46.10	LP	2.14				
							DLP	3.24				
APR 02, 1999	15172		578	30		42.10	LP	2.14				
							DLP	2.87				
TOTALS												

MR Roberts:

Note DPB - "Deposit Billed
yet, I see No DPAB - Deposit Applied to Bil.

P.O. BOX 66529
ST. LOUIS, MO 63166

STATEMENT OF ACCOUNT

For Service At:

3503 ITASKA

PAGE 2

Mail to:

ST. LOUIS, MO

63111

WILLIAMS KEITH
3503 ITASKA
ST. LOUIS, MO

63111

Date: MAY 07,1999
Account Number: 063611303012
Type of Account: SINGLE SERV ELECT

Prepared by: **C20963**

This is the information requested. Please cut on dotted line and submit upper portion if remitting a payment

[illegible]

TOTAL CHARGES	2,248.67
TOTAL CREDITS	1,424.50-
TOTAL	824.17
DEFERRED BALANCE	141.17-
BALANCE DUE	683.00

See reverse side for explanation of codes.



(314) 342-1111

NOTICE OF SERVICE DISCONNECTION

Service At: 3503 ITASKA

Date of Notice 04/29/1999
 Amount Past Due
 Your Last Payment 04/12/1999

\$142.01
 \$142.38

Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after MAY 10TH for failure to pay \$142.01.

AVOID DISCONNECTION by making a minimum payment of \$142.01.

Monthly Amounts
 Rarely Fell under \$140.00
 per mo.

3020000 0636113030127 00142010 00099910 00142010

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION

Service At: 3503 ITASKA
 Date of Notice 05/04/1999
 Amount Past Due \$142.01
 Your Last Payment 04/12/1999 \$142.38

Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after MAY 10TH for failure to pay \$142.01.

AVOID DISCONNECTION by making a minimum payment of \$142.01.

1030000 0636113030127 00142010 00099910 00142010

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION

Service At: 3503 ITASKA
 Date of Notice 06/03/1999
 Amount Past Due \$540.99
 Your Last Payment 05/10/1999 \$142.01

Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after JUNE 9TH for failure to pay \$540.99.

AVOID DISCONNECTION by making a minimum payment of \$540.99.

Service was Disconnected

4030000 0636113030127 00540990 00502140 00540990

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

NOTICE:
 If your service is disconnected, we will try to reconnect it on the day we receive your payment or the next business day.

TOTAL PAST DUE \$540.99
PAY BEFORE 06/09
WILLIAMS KEITH
 3503 ITASKA
 Account Number 0636 113 0301 27

Amount Enclosed \$

4030000 0636113030127 00540990 00502140 00540990



(314) 342-1111

NOTICE OF SERVICE DISCONNECTION

Service At: 3503 ITASKA

Date of Notice 06/29/1999
 Amount Past Due \$125.18
 Your Last Payment 06/11/1999 \$70.99

Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after JULY 9TH for failure to pay \$125.18.

AVOID DISCONNECTION by making a minimum payment of \$125.18.

Deposit
 IN
 Dispute

270.00
 + 170.99
 = 540.99

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 02/1999
 Amount Past Due \$141.71
 Your Last Payment 01/08/1999 \$47.86
 Account Number 0636 113 0301 27
 Your service will be DISCONNECTED on or after FEBRUARY 8TH for failure to pay \$141.71
 AVOID DISCONNECTION by making a minimum payment of \$141.71

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 01/27/1999
 Amount Past Due \$141.71
 Your Last Payment 01/08/1999 \$47.86
 Account Number 0636 113 0301 27
 Your service will be DISCONNECTED on or after FEBRUARY 8TH for failure to pay \$141.71.
 AVOID DISCONNECTION by making a minimum payment of \$141.71.

8020000 0636113030127 00141710 00093850 00141710

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 03/04/1999
 Amount Past Due \$142.75
 Your Last Payment 02/06/1999 \$141.71
 Account Number 0636 113 0301 27
 Your service will be DISCONNECTED on or after MARCH 10TH for failure to pay \$142.75
 AVOID DISCONNECTION by making a minimum payment of \$142.75

9030000 0636113030127 00142750 00096270 00142750

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

NOTICE:

If your service is disconnected, we will try to reconnect it on the day we receive your payment or the next business day.

TOTAL PAST DUE \$142.75
 PAY BEFORE 03/10
 WILLIAMS KEITH
 3503 ITASKA
 Account Number 0636 113 0301 27
 Amount
 Enclosed \$ _____

9030000 0636113030127 00142750 00096270 00142750

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 04/05/1999
 Amount Past Due \$142.38
 Your Last Payment 03/04/1999 \$142.75
 Account Number 0636 113 0301 27
 Your service will be DISCONNECTED on or after APRIL 9TH for failure to pay \$142.38
 AVOID DISCONNECTION by making a minimum payment of \$142.38
*paid 4/12
142.38*

3030000 0636113030127 00142380 00096280 00142380

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 09/07/1998
 Amount Past Due \$237.14
 Your Last Payment 07/07/1998 \$150.00
 Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after SEPTEMBER 4TH for failure to pay \$237.14.
 AVOID DISCONNECTION by making a minimum payment of \$237.14.

4030000 0636113030127 00237140 00114130 00237140

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

If your service is disconnected, we will try to reconnect it on the day we receive your payment or the next business day.

TOTAL PAST DUE \$237.14
 PAY BEFORE 09/04
 WILLIAMS KEITH
 3503 ITASKA
 Account Number 0636 113 0301 27

Amount Enclosed \$ _____

4030000 0636113030127 00237140 00114130 00237140

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 10/29/1998
 Amount Past Due \$441.78
 Your Last Payment 09/18/1998 \$100.00
 Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after NOVEMBER 4TH for failure to pay \$441.78.
 AVOID DISCONNECTION by making a minimum payment of \$441.78.

Ameren UE (314) 342-1111 **NOTICE OF SERVICE DISCONNECTION**
 Service At: 3503 ITASKA A
 Date of Notice 09/24/1998
 Amount Past Due \$289.35
 Your Last Payment 09/18/1998 \$100.00
 Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after OCTOBER 6TH for failure to pay \$289.35.
 AVOID DISCONNECTION by making a minimum payment of \$289.35.

1020000 0636113030127 00289350 00152210 00289350

Ameren UE (314) 342-1111 **NOTICE OF SERVICE DISCONNECTION**
 Service At: 3503 ITASKA A
 Date of Notice 10/23/1998
 Amount Past Due \$441.78
 Your Last Payment 09/18/1998 \$100.00
 Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after NOVEMBER 4TH for failure to pay \$441.78.
 AVOID DISCONNECTION by making a minimum payment of \$441.78.

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA A
 Date of Notice 09/30/1998
 Amount Past Due \$289.35



(314) 342-1111

NOTICE OF SERVICE DISCONNECTION

Service At: 3503 ITASKA

Date of Notice
Amount Past Due
Your Last Payment

07/07/1998

\$123.01
\$150.00Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after AUGUST 7TH for failure to pay \$123.01.

AVOID DISCONNECTION by making a minimum payment of \$123.01.

0020000 0636113030127 00123010 00123010 00123010

RETURN THIS STUB TO: AmerenUE P.O. BOX 66301 ST. LOUIS, MO 63166

If your service is disconnected, we will
try to reconnect it on the day we receive
your payment or the next business day.TOTAL PAST DUE \$123.01
PAY BEFORE 08/07
WILLIAMS KEITH
3503 ITASKA
Account Number 0636 113 0301 27Amount
Enclosed \$ _____

0020000 0636113030127 00123010 00123010 00123010



(314) 342-1111

NOTICE OF SERVICE DISCONNECTION

Service At: 3503 ITASKA

Date of Notice
Amount Past Due
Your Last Payment

08/26/1998

\$237.14
\$150.00Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after SEPTEMBER 4TH for failure to pay \$237.14.

AVOID DISCONNECTION by making a minimum payment of \$237.14.

6020000 0636113030127 00237140 00114130 00237140

RETURN THIS STUB TO: AmerenUE P.O. BOX 66301 ST. LOUIS, MO 63166

If your service is disconnected, we will
try to reconnect it on the day we receive
your payment or the next business day.TOTAL PAST DUE \$237.14
PAY BEFORE 09/04
WILLIAMS KEITH
3503 ITASKA
Account Number 0636 113 0301 27Amount
Enclosed \$ _____

6020000 0636113030127 00237140 00114130 00237140



(314) 342-1111

***** FINAL ***
NOTICE OF SERVICE DISCONNECTION**

Service At: 3503 ITASKA

Date of Notice
Amount Past Due
Your Last Payment

08/03/1998

\$123.01
\$150.00Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after AUGUST 7TH for failure to pay \$123.01.

AVOID DISCONNECTION by making a minimum payment of \$123.01.

8030000 0636113030127 00123010 00123010 00123010

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA
 Date of Notice 05/04/98
 Amount Past Due \$381.53
 Your Last Payment 00/00/00 \$0.00
 Account Number 0636 113 0301 27
 Your service will be DISCONNECTED on or after MAY 8TH for failure to pay \$381.53.
 Pay a MINIMUM PAYMENT AMOUNT of \$188.00 before MAY 8TH
 AND
 make ARRANGEMENTS to pay the balance.

3030000 0636113030127 00188000 00119120 00381530

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

If your service is disconnected, we will try to reconnect it on the day we receive your payment or the next business day.

5/1998 - 12/1998

TOTAL PAST DUE \$381.53
 PAY BEFORE 05/08
 WILLIAMS KEITH
 3503 ITASKA
 Account Number 0636 113 0301 27
 Amount Enclosed \$

3030000 0636113030127 00188000 00119120 00381530

Ameren UE (314) 342-1111 **NOTICE OF SERVICE DISCONNECTION**
 Service At: 3503 ITASKA
 Date of Notice 06/26/1998
 Amount Past Due \$227.29
 Your Last Payment 05/12/1998 \$190.00
 Account Number 0636 113 0301 27

Your service will be DISCONNECTED on or after JULY 9TH for failure to pay \$227.29.

AVOID DISCONNECTION by making a minimum payment of \$227.29.

0020000 0636113030127 00227290 00227290 00227290

RETURN THIS STUB TO: Ameren UE P.O. BOX 66301 ST. LOUIS, MO 63166

If your service is disconnected, we will try to reconnect it on the day we receive your payment or the next business day.

TOTAL PAST DUE \$227.29
 PAY BEFORE 07/09
 WILLIAMS KEITH
 3503 ITASKA
 Account Number 0636 113 0301 27
 Amount Enclosed \$

0020000 0636113030127 00227290 00227290 00227290

Ameren UE (314) 342-1111 ***** FINAL *****
NOTICE OF SERVICE DISCONNECTION
 Service At: 3503 ITASKA
 Date of Notice 07/02/1998
 Amount Past Due \$150.00
 Your Last Payment 05/12/1998 \$190.00
 Account Number 0636 113 0301 27
 Your service will be DISCONNECTED on or after JULY 9TH for failure to pay \$150.00.
 AVOID DISCONNECTION by making a minimum payment of \$150.00.

1030000 0636113030127 00150000 00141290 00150000

PLEASE BRING THIS BILL WITH PAYMENT TO OUR AGENT

4/12/99

I was Home "Waiting"

 Ameren UE

 2*
 date
 4/12

OUR ELECTRIC SERVICE
 WORKER CALLED TODAY TO

Dogs in your yard
Not able to turn your
elec. ser. on.

Left on Door / were I
Did not bother to knock
 Please call and advise us when it
 will be convenient to return.

St. Louis City & County residents
 call 342-1000; outside the St. Louis
 area call toll-free at 1-800-552-7583.

By

#57 ✓

Date

4/12/99

Time

4

:40

AM

Attachment
6

PRES RDG	PREV RDG	USE	READING	DATE	AMOUNT
15698	15172	526	ACTUAL	RES 01	37.38
ST. LOUIS CTY TAX					5
BUDGET ADJUSTMENT					5
RECONN CHARGE					30.00
DEFR LATE PAY @ 1.5%					2.49
DEFR MNTHLY AMT					25.00
DEPOSIT					470.00
PRIOR BALANCE					142.01
AMOUNT DUE ON 05/17					683.00

03B-00404
AUTO 3-DIGIT

Service at: 3503 ITASKA
Service from 04/02 to 05/08/99 Days 31
Your Last Payment 04/12/99 \$142.38
Acct. No. 0636 113 0301 27 Bill Date 05/05/1999

Due date and delinquent date apply to current charges
Your new budget amount is \$97.00.
Deferred amts/months remaining after this bill: \$141.17

RETURN THIS STUB WITH PAYMENT TO:
AmerenUE
P.O. BOX 66529
ST. LOUIS, MO 63166-6529
Acct. No. 0636 113 0301 27



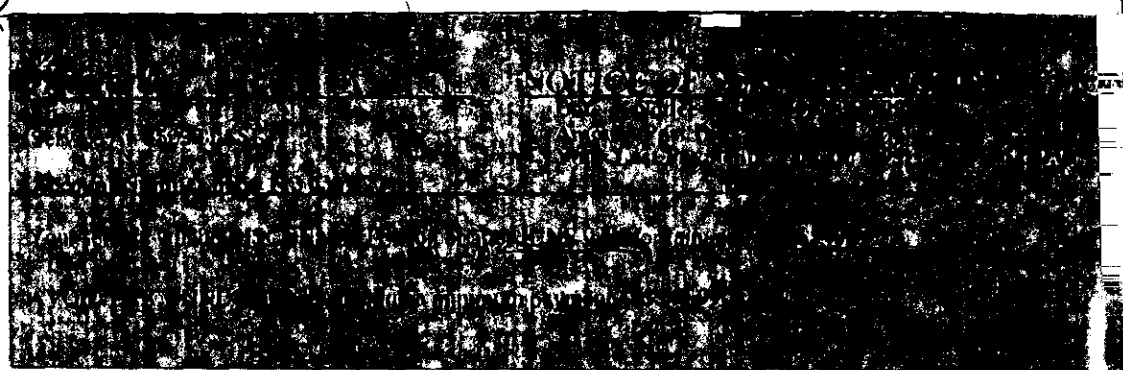
*****AUTO**3-DIGIT 631
WILLIAMS KEITH
3503 ITASKA
SAINT LOUIS MO 63111-1427

Amount Due \$683.00
Due By 05/17
Delinquent After 05/26

1999

* \$470.00
+ 70.99
\$540.99

Disconnection
For Deposit Amount
June 9th, 1999



4030000 0636113030127 00540990 00502140 00540990

AmerenUE P.O. BOX 66529 ST. LOUIS, MO 63166-6529

PRES RDG	PREV RDG	USE	READING	DATE	AMOUNT
09448	08777	2889	ACTUAL	RES 01	226.50
ST. LOUIS CTY TAX					9.44
BUDGET ADJUSTMENT					-123.94
LATE PAY CHARGE @ 1.5%					3.21
DEFR MNTHLY AMT					37.00
DEPOSIT ARREARS					23.39
PRIOR BALANCE					213.75
AMOUNT DUE ON 09/15					389.35

Bill 9/2/98

99B-15453
AUTO 5-DIGIT

FIRST CLASS MAIL
U.S. POSTAGE
PAID 1000 CE
ST. LOUIS, MO
PERMIT NO. 259

Service at: 3503 ITASKA
Service from 08/02 to 08/30/98 Days 28
Your Last Payment 07/07/98 \$150.00
Acct. No. 0636 113 0301 27 Bill Date 09/02/1998

Due date and delinquent date apply to current charges only.
Budget balance behind \$377.19 after paying this bill.
Your budget amount has been changed to avoid a large 12 month adjustment. Your new budget amount is \$112.00.
Deferred amts/months remaining after this bill: \$377.19

Deposit →

Union Electric

3

One Ameren Plaza
1901 Chouteau Avenue
PO Box 66149
St. Louis, MO 63166-6149
314.621.3222

June 14, 1999

Williams Keith
3503 Itaska
St. Louis Mo. 63111

Letters Reflecting
payment was deducted by \$13.00
toward \$470.00 Deposit

Dear Customer:



Thank you for your deposit payment of \$13.00. Your deposit will earn interest at the rate of 9.5% per year and will be credited to your account.

Your deposit will be eligible for refund one year after full payment is received. Refund of the deposit is subject to payment of your monthly bill for service by the delinquent date.

We appreciate your attention to your credit record. You may learn the status of your deposit by calling 342-1111.

Customer Service Center

ACCOUNT NO.

SERVICE ADDRESS

0636 113 0301 2

3503 Itaska

One Ameren Plaza
1901 Chouteau Avenue
PO Box 66149
St. Louis, MO 63166-6149
314.621.3222

July 9, 1999

Williams Keith
3503 Itaska
St. Louis Mo. 63111

Letter Showing
Amount
36.00 deducted
toward payment
of 470.00 Deposit

Dear Customer:



Thank you for your deposit payment of \$36.00. Your deposit will earn interest at the rate of 9.5% per year and will be credited to your account.

Your deposit will be eligible for refund one year after full payment is received. Refund of the deposit is subject to payment of your monthly bill for service by the delinquent date.

We appreciate your attention to your credit record. You may learn the status of your deposit by calling 342-1111.

Customer Service Center

ACCOUNT NO.

SERVICE ADDRESS

0636 113 0301 2

3503 Itaska