P.S.C.MO.No. 6 P.S.C.MO.No. 6

Fourteenth Revised
Thirteenth Revised

__SHEET No. <u>RT 1.0</u> SHEET No. RT 1.0

MISSOURI-AMERICAN WATER COMPANY FOR

ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

<u>RATE A</u> METE<u>R R</u>ATE - RE<u>SIDENTI</u>AL A<u>ND COMMERCIAL</u>

AVAILABILITY – This rate is available to all residential ("domestic"), commercial and all other metered customers not eligible for Rate B, Rate D, Rate J, and Rate K tariff...

A "residential" ("domestic") customer, under this residential rate classification, is a customer who purchases water for "Domestic use", under this residential rate classification, includes that portion of water which is ultimately delivered to a single or multiple family dwelling, and shall apply to all such purchases regardless of whether the customer is the ultimate consumer.

This tariff is intended to satisfy the provisions of section 144.030 (23), RSMo, by establishing and maintaining a system and rate classification of "residential" to cause the residential sales and purchases of water under this tariff to be considered as sales made for domestic use and thus exempt from sales tax. CONTRACT TERM AND BILLING - Standard contracts are on a yearly basis, with monthly or quarterly billing for service, except as provided by Rule 4.0.

RATE COMPONENTS:

MINIMUM CUSTOMER CHARGE (2) - The minimum charge for water service available through the facilities of the Company for the billing period and for the meter size furnished the customer is:

Meter Size	(AM) Monthly Billing		(AQ) Quarterly Billing		Service Charge (3)	
5/8"	\$8.40	(1)	\$12.31	(1)	\$9.38	+
3/4"	\$9.38	(1)	\$15.25	(1)	\$10.85	+
1"	\$11.36	(1)	\$21.15	(1)	\$13.78	+
1-1/2"	\$ 16. 25		\$35.84		\$21.14	+
2"	\$22.12		\$53.47		\$29.95	+
3"	\$37.8 1		\$100.55		\$53.50	+
4"	\$55.45		\$153.48		\$79.96	+
6"	\$104.47		\$300.53		\$153.47	+
8"	\$163.29		\$476.99		\$241.70	+
10"	\$241.72		\$712.25		\$359.34	+
12"	\$320.14		\$947.53		\$476.97	+

<u>COMMODITY CHARGE</u> (2) - In addition to the Minimum Customer Charge, for all water used as registered by the meter the Commodity Charge is \$2.0835 per 100 cubic feet or \$2.7780 per 1,000 + gallons.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

*	Indicates	new	rate	or	text
---	-----------	-----	------	----	------

+ Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE: December 14, 2008

P.S.C.MO.No. 6

Canceling

P.S.C.MO.No. 6

Fourteenth Revised
Thirteenth Revised

SHEET No. RT 2.0

_SHEET No. <u>RT 2.0</u>

MISSOURI-AMERICAN WATER COMPANY FOR JEFFERSON COUNTY, MISSOURI

<u>RATE B-1</u> <u>PUBLIC WATER SUPPLY DISTRICT NO. 1 OF JEFFERSON COUNTY, MO.</u>

AVAILABILITY - This rate is available to Public Water Supply District No. 1 of Jefferson County, MO, only, for supply of water for resale.

RATE - For all water used as registered by meter: (1)

\$1.1346 per 100 cubic feet

01

\$1.5128 per 1,000 gallons

+

This rate is available to Public Water Supply District No. 1 of Jefferson County, MO, under the terms and conditions of the contract on file with the Missouri Public Service Commission.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

RULES AND REGULATIONS - The General Rules and Regulations set forth in this tariff shall govern the supply of service under this rate.

(1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.

- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008

_DATE EFFECTIVE <u>December 14, 2008</u>

Canceling

P.S.C.MO.No. 6

P.S.C.MO.No. 6

Fourteenth Revised
Thirteenth Revised

_SHEET No. <u>RT 2.1</u>

SHEET No. RT 2.1

FOR JEFFERSON COUNTY, MISSOURI

<u>RATE B-2</u> <u>PUBLIC WATER SUPPLY DISTRICT NO. 3 OF JEFFERSON COUNTY, MO.</u>

AVAILABILITY - This rate is available to Public Water Supply District No. 3 of Jefferson County, MO, only, for supply of water for resale.

RATE - For all water used as registered by meter: (1)

\$1.1346 per 100 cubic feet or

+

\$1.5128 per 1,000 gallons

+

This rate is available to Public Water Supply District No. 3 of Jefferson County, MO, under the terms and conditions of the contract on file with the Missouri Public Service Commission.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

RULES AND REGULATIONS - The General Rules and Regulations set forth in this tariff shall govern the supply of service under this rate.

(1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.

- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008

DATE EFFECTIVE December 14, 2008

P.S.C.MO.No. 6

Fourteenth Revised Thirteenth Revised

SHEET No. RT 2.2 SHEET No. RT 2.2

Canceling

P.S.C.MO.No. 6

MISSOURI-AMERICAN WATER COMPANY FOR

JEFFERSON COUNTY, MISSOURI

RATE B-3

PUBLIC WATER SUPPLY DISTRICT NO. 10 OF JEFFERSON COUNTY, MO.

AVAILABILITY - This rate is available to Public Water Supply District No. 10 of Jefferson County, MO, only, for supply of water for resale.

RATE - For all water used as registered by meter: (1)

\$1.1346 per 100 cubic feet

\$1.5128 per 1,000 gallons

+

This rate is available to Public Water Supply District No. 10 of Jefferson County, MO, under the terms and conditions of the contract on file with the Missouri Public Service Commission.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

RULES AND REGULATIONS - The General Rules and Regulations set forth in this tariff shall govern the supply of service under this rate.

- (1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.
- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008

DATE EFFECTIVE December 14, 2008

FORM	13
	Canceling

P.S.C.MO.No. 6 P.S.C.MO.No. 6 Eleventh Revised SHEET No. RT 2.3
Tenth Revised SHEET No. RT 2.3

+

MISSOURI-AMERICAN WATER COMPANY FOR

RATE B-4

HELD FOR FUTURE USE

* Indicates new rate or text

+ Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

FORM 13
Canceling

P.S.C.MO.No. 6 P.S.C.MO.No. 6 Eleventh Revised SHEET No. RT 3.0 Tenth Revised SHEET No. RT 3.0

MISSOURI-AMERICAN WATER COMPANY FOR ST. LOUIS COUNTY, MISSOURI

RATE C-1

RATE FOR EMERGENCY SALE OF WATER TO CITY OF ST. LOUIS, MO AT HOWARD BEND

AVAILABILITY - Theses rates are available to the City of St. Louis which has its own approved source of potable water, and wishes to purchase water in emergency situations for resale to its customers. Company will have sole discretion concerning availability of supply including quantity and times of availability through the Howard Bend Interconnection.

RATE - For purchase of all water used at Howard Bend Interconnection as registered by meter: (1)

Regular Rate: \$0.7534 per 100 cubic feet + or \$1.0046 per 1,000 gallons +

These rates are available to the City of St. Louis, MO under the terms and conditions of the contract on file with the Missouri Public Service Commission.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

- (1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.
- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

Canceling

P.S.C.MO.No. 6

P.S.C.MO.No. 6

Tenth Revised Ninth Revised

SHEET No. RT 3.1 SHEET No. RT 3.1

MISSOURI-AMERICAN WATER COMPANY **FOR**

ST. LOUIS COUNTY, MISSOURI

RATE C-2

RATE FOR EMERGENCY SALE OF WATER TO CITY OF ST. LOUIS, MO AT INTERCONNECTIONS OTHER THAN HOWARD BEND

AVAILABILITY - Theses rates are available to the City of St. Louis which has its own approved source of potable water, and wishes to purchase water in emergency situations for resale to its customers. Company will have sole discretion concerning availability of supply including quantity and times of availability at specific locations requested by City.

RATE - For purchase of all water used at all other Interconnections other than Howard Bend Interconnection as registered by meter: (1)

> Regular Rate: \$0.9664 per 100 cubic feet \$1.2886 per 1,000 gallons

+

These rates are available to the City of St. Louis, MO under the terms and conditions of the contract on file with the Missouri Public Service Commission.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

(1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.

- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

P.S.C.MO.No. 6 P.S.C.MO.No. 6 Twelfth Revised
Eleventh Revised

SHEET No. RT 4.0 SHEET No. RT 4.0

MISSOURI-AMERICAN WATER COMPANY

FOR

ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

RATE D

RATE FOR RESALE OF WATER BY CUSTOMERS - MEETING CERTAIN LOAD CRITERIA

AVAILABILITY: This rate is available only to a wholesale purchaser of water having another approved source of potable water for resale to its customers and the rates herein are predicated upon responsible use of this other supply of water, plus storage, to control peak day and hour demands on Company's system. Company will determine maximum withdrawal rate from each metering point using best available data.

RATE COMPONENTS:

METER CHARGE (A) - The charge for each month shall be based on the meter size or multiple meter sizes if more than one meter is installed as follows:

Meter Size	Monthly Charge	
5/8"	\$7.89	+
3/4"	\$8.81	+
1"	\$10.65	+
1-1/2"	\$15.26	+
2"	\$20.78	+
3"	\$35.51	+
4"	\$52.07	+
6"	\$98.11	+
8"	\$153.35	+
10"	\$227.01	+
12"	\$300.65	+

<u>COMMODITY RATE</u> (A) - In addition to the Meter Charge, for all water used as registered by the meter the Commodity Charge is:

REGULAR RATE: \$ 0.9664 per hundred cubic feet or \$1.2886 per thousand gallons + 1st ALTERNATE RATE: \$ 1.0369 per hundred cubic feet or \$1.3826 per thousand gallons + 2nd ALTERNATE RATE \$ 1.1109 per hundred cubic feet or \$1.4812 per thousand gallons +

USAGE RATE LIMITATIONS:

1) Customers "base load" shall be calculated as the daily average of water purchased from St. Louis County Water Company during the previous 12 monthly billing periods. Each metering point will be calculated separately.

- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

P.S.C.MO.No. 6

P.S.C.MO.No. 6

Fourteenth Revised SHEET No. RT 5.0
Thirteenth Revised SHEET No. RT 5.0

Canceling

MISSOURI-AMERICAN WATER COMPANY

FOR

ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

RATE E-1

PUBLIC FIRE HYDRANT SERVICE - CITIES, TOWNS, VILLAGES

APPLICABILITY - This Public Fire Protection Service Charge shall apply to all active Rate A and J water customers located in incorporated cities, towns and villages.

MONTHLY CHARGE - A monthly public fire hydrant service charge shall be determined for each incorporated city, town or village and shall be computed in accordance with the following formula:

Monthly Charge (1) = $(N \times R) + U$ A x 12

Where within city, town or village:

N = Number of Public Fire Hydrants at date of determination.

R = Annual Service Charge of \$251.05 per fire hydrant.

U = Unamortized investment in fire hydrants ordered removed, relocated, or discontinued plus cost of removal less salvage in the most recent 12 - month period ending December 31.

A = Number of Active Rate A and J customers at date of determination.

BILLING - Billing will be rendered either quarterly or monthly in advance, consistent with the billing period for regular water service. Billing for this service shall be in addition to charges for regular water service. For each new active customer billing shall start with the first billing period. Customers terminating service within a billing period shall not be entitled to a refund of any part of a previously paid fire hydrant charge.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill. In all cases of nonpayment of the public fire hydrant service charge, water service may be discontinued in accordance with the provisions of Rule 2.3.

ADJUSTMENT of fire hydrant service charge. The monthly fire hydrant service charge shall be adjusted annually on March 1 of each year, based on December 31 data of the previous year or, at its option, the Company may recompute the monthly service charge at any time to reflect changes in number of customers or fire hydrants in the incorporated city, town, or village that results in a variation of \$0.01 or more in the monthly charge.

- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008

DATE EFFECTIVE December 14, 2008

P.S.C.MO.No. 6

P.S.C.MO.No. 6

Fourteenth Revised SHEET No. RT 5.1 Thirteenth Revised SHEET No. RT 5.1

Canceling

MISSOURI-AMERICAN WATER COMPANY FOR

ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

RATE E-2

PUBLIC FIRE HYDRANT SERVICE CHARGE - UNINCORPORATED AREAS IN FIRE DISTRICTS

APPLICABILITY - This Public Fire Protection Service Charge shall apply to all active Rate A and J water customers located in unincorporated sections of fire districts.

MONTHLY CHARGE - A monthly public fire hydrant service charge shall be determined for unincorporated sections of each fire district and shall be computed in accordance with the following formula:

Monthly Charge (1) =
$$(N \times R) + U$$

A x 12

Where within unincorporated sections of each fire district:

N = Number of Public Fire Hydrants at date of determination.

R = Annual Service Charge of \$251.05 per fire hydrant.

U = Unamortized investment in fire hydrants ordered removed, relocated, or discontinued plus cost of removal less salvage in the most recent 12 - month period ending December 31.

A = Number of Active Rate A and J customers at date of determination.

BILLING - Billing will be rendered either quarterly or monthly in advance, consistent with the billing period for regular water service. Billing for this service shall be in addition to charges for regular water service. For each new active customer billing shall start with the first billing period. Customers terminating service within a billing period shall not be entitled to a refund of any part of a previously paid fire hydrant charge.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill. In all cases of nonpayment of the public fire hydrant service charge, water service may be discontinued in accordance with the provisions of Rule 2.3.

ADJUSTMENT of fire hydrant service charge. The monthly fire hydrant service charge shall be adjusted annually on March 1 of each year, based on December 31 data of the previous year or, at its option, the Company may recompute the monthly service charge at any time to reflect changes in number of customers or fire hydrants in the unincorporated section of each Fire District that results in a variation of \$0.01 or more in the monthly charge.

- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

ISSUED BY T. L. Gloriod, President, 727 Craig Road, St. Louis, MO 63141

+

P.S.C.MO.No. 6

P.S.C.MO.No. 6

Fourteenth Revised SHEET No. RT 5.2

Canceling

Thirteenth Revised SHEET No. RT 5.2

MISSOURI-AMERICAN WATER COMPANY **FOR**

ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

RATE E-3 FIRE PROTECTION RATES - OTHER

AVAILABILITY - This rate is available for fire hydrants on public streets and highways in unincorporated areas not within the boundaries of Fire Districts where there are water mains six inches or more in diameter.

CONSTRUCTION PROVISION - Expense of installation of hydrants will be borne by Water Company, if interested parties who own and occupy their homes in such areas will contract with the Water Company for fire hydrant service, either as individuals or through the proper officers of an Association, and pay hydrant service charge in advance for the balance of the current calendar year.

RATE - (1)

For each fire hydrant, per year \$251.05.

+

BILLING -

Billing will be rendered quarterly in advance.

PAYMENT TERMS -

Bills are net, and are due and payable within ten (10) days after date of bill.

RULES AND REGULATIONS - The General Rules and Regulations set forth in this tariff shall govern the supply of service under this rate.

- (1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.
- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

P.S.C.MO.No. 6

Canceling

P.S.C.MO.No. 6

Fourteenth Revised SHEET No. RT 6.0
Thirteenth Revised SHEET No. RT 6.0

MISSOURI-AMERICAN WATER COMPANY FOR ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

RATE F PRIVATE FIRE PROTECTION

AVAILABILITY - This rate is available for fire protection on private property.

CONSTRUCTION PROVISION - The expense of installation will be borne by the customer requesting such service.

RATE (1) - Customer with unmetered fire protection will be billed at the following rates based upon the tap size in the Water Company's main (tap size for multiples of smaller taps for one line shall be the equivalent connection had a single tap been used):

Tap Size	Annual Rate	+
2" or less	\$27.95	+
4"	\$111.58	+
6"	\$251.05	+
8"	\$446.36	+
10"	\$697.47	+
12"	\$1,004.45	+
20"	\$2,658.59	*

Charges for Private Fire Protection for larger than 12" taps must be individually negotiated with the Water Company.

DETECTOR CHECK METERS - In addition to the tap size charge, fire lines with detector check meters will be billed as follows: (1)

For all water used as registered by the meter the Commodity Charge is the same as the Rate A Commodity Charge shown on Sheet No. RT 1.0.

Minimum Charge - The following charges must be paid on all detector check meters in addition to the Commodity Charge:

Meter Size	Monthly Charge	
5/8"	\$11.72	+
3/4"	\$12.64	+
1"	\$14.48	+
1-1/2"	\$19.05	+
2"	\$24.54	+
3"	\$39.18	+
4"	\$55.64	+
6"	\$101.39	+

^{*} Indicates new rate or text

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008
ISSUED BY _T. L. Gloriod, President, 727 Craig Road, St. Louis, MO 63141

⁺ Indicates change

P.S.C.MO.No. 6 P.S.C.MO.No. 6 Fourteenth Revised SHEET No. RT 7.0
Thirteenth Revised SHEET No. RT 7.0

MISSOURI-AMERICAN WATER COMPANY FOR ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

RATE J

RATE FOR MANUFACTURERS AND LARGE QUANTITY USERS OF WATER

AVAILABILITY - This rate is available to Manufacturers and Large Quantity Users of Water whose usage throughout the year is not less than 60,000 cubic feet or 450,000 gallons per month.

This rate is not available to users of water for domestic purposes as defined under Tariff Rate A, or for irrigation, construction, or resale purposes.

RATE COMPONENTS:

METER CHARGE (1) - The charge for each month shall be based on the meter size or multiple meter sizes if more than one meter is installed as follows:

Meter Size	Monthly Charge	
Meter Size	Monthly Charge	
5/8"	\$7.89	+
3/4"	\$8.82	+
1"	\$10.66	+
1 1/2"	\$15.27	+
2"	\$20.79	+
3"	\$35.51	+
4"	\$52.08	+
6"	\$98.12	+
8"	\$153.36	+
10"	\$227.02	+
12"	\$300.66	+

<u>COMMODITY RATE</u> (1) - In addition to the Meter Charge, for all water used as registered by the meter the Commodity Charge is \$.9665 per 100 cubic feet or \$1.2887 per 1,000 gallons.

MINIMUM USAGE CHARGE (1) - in addition to the Meter Charge, a monthly usage charge for any month shall be equal to the commodity rate, times the greater of 1) 60% of the maximum usage during any of the months of June, July, August, or September in the twelve (12) month period preceding the month for which the bill is to be rendered or 2) 60,000 cubic feet or 450,000 gallons or 3) actual usage as registered by the meter.

- (1) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.
- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE December 14, 2008

P.S.C.MO.No. 6 P.S.C.MO.No. 6

Fourteenth Revised
Thirteenth Revised

_SHEET No. <u>RT 8.0</u> _SHEET No. <u>RT 8.0</u>

MISSOURI-AMERICAN WATER COMPANY

FOR

ST. LOUIS COUNTY, MISSOURI AND JEFFERSON COUNTY, MISSOURI

<u>RATE K</u> <u>CONSTRUCTION RATE</u>

The following rates are available for construction purposes.

RATE COMPONENTS:

MINIMUM CUSTOMER CHARGE (2) - The minimum charge for water service available through the facilities of the Company for the billing period and for the meter size furnished the customer is:

	(KM) Monthly Billing	(KQ) Quarterly Billing			
	200 Cubic feet or	600 Cubic feet or		Prorated	
Meter Size	1,500 gallons water allowed	4,500 gallons water allowed		Service Charge (3)	
5/8"	12.99 (1	\$26.09	(1)	\$9.38	+
3/4"	13.98 (1	\$29.04	(1)	\$10.85	+
1"	\$15.94 (1) \$34.92	(1)	\$13.78	+
1-1/2"	\$20.85	\$49.62		\$21.14	+
2"	\$26.72	\$67.26		\$29.95	+
3"	\$42.39	\$114.34		\$53.50	+
4"	\$60.03	\$167.27		\$79.96	+
6"	\$109.05	\$314.31		\$153.47	+
8"	\$167.88	\$490.77		\$241.70	+
10"	\$246.32	\$726.04		\$359.34	+
12"	\$324.72	\$961.31		\$476.97	+

<u>COMMODITY CHARGE</u> (2) - In addition to the Minimum Customer Charge, for all water used as registered by the meter above the water allowance the Commodity Charge is \$2.2962 per 100 cubic feet or \$3.0616 per 1,000 gallons.

PAYMENT TERMS - Bills are net, and are due and payable within ten (10) days after date of bill.

RULES AND REGULATIONS - The General Rules and Regulations set forth in this tariff shall govern the supply of service under this rate.

- (1) See Rate W for additional Remote Meter Reading Service charges. See P. S. C. MO No. 6, First Revised Sheet No. RT 10.0 and Original Sheet RT 10.0 (a)
- (2) Exclusive of every tax or payment imposed upon the Company by any political subdivision of the State of Missouri, for the right to do business in such political subdivision. See P. S. C. MO No. 6 Original Sheet No. RT 11.0.
- (3) See Rule 4.0 for prorated bills.
- * Indicates new rate or text
- + Indicates change

DATE OF ISSUE November 14, 2008 DATE EFFECTIVE: December 14, 2008