

ORIGINAL

FILED⁴

Name: MARLYN YOUNG
Complainant

VS.

Missouri Public
Service Commission

Company Name: AMEREN UNION ELECTRIC
Respondent

Exhibit No. 1

Case No(s). EC-2006-0283

Date 8-16-06 Rptr 202

Complainant resides at 2437 WIECK DRIVE
(address of complainant)

ST. LOUIS, MO 63136

1. Respondent, AMEREN UNION ELECTRIC
(company name)

of ST. LOUIS, MO 63103, is a public utility under the
(location of company)

jurisdiction of the Public Service Commission of the State of Missouri.

2. As the basis of this complaint, Complainant states the following facts:

SEE ATTACHMENTS

The Respondent overcharged the Plaintiff over a six year period.

The Respondent never returned Deposits pursuant to Missouri Law.

FILED

SEP 11 2006

~~Missouri Public
Service Commission~~

3. The Complainant has taken the following steps to present this complaint to the Respondent:

For over a one year period Plaintiff tried to resolved the matter through
U.S. Mail and numerous telephone conversations, but Respondent refuse
to resolve the matter in good faith.

WHEREFORE, Complainant now requests the following relief:

Plaintiff is requesting that Respondent return any and all Deposits totaling
\$816.00 plus Interest and \$1,260.00 for unauthorized Services Fees and
other remedy that is deem appropriate .

DEC 27, 2005

Date

Signature of Complainant

Attach additional pages, as necessary.
Attach copies of any supporting documentation.

December 8, 2005

Mo. Public Service Commission
Consumer Complaints Division
P.O. Box 360
Jefferson City, MO 65102

Attn: Complaints Dept:

This letter is a formal complaint against American Union Electric Company, regarding the systemic overcharging my Service Account, Deposits, and the refusal to return Deposits.

I will attempt to the best of my knowledge to reconstruct the activities regarding my Account with the above mentioned company.

I have been trying for one year to resolve my account deficiencies with Ameren U. E. with NO success. In August of this year I took Ameren U.E. to Court on three matters regarding my account. I was overcharge on a final balance for an Account that was terminate in December 2002. It was determined that I was overcharged on my final balance and I got a Judgment against Ameren U.E. in the amount of \$249.00 and Court cost for **Account# 93092-0417**, This left me NOT OWEING NOTHING TO AMEREN U.E. which they claimed that I owe. (**See Exhibit 1**). This meant the U.E. owed me \$504.42. for services charges at this address (**9414 Eastchester Dr. St. Louis, MO**) when I wasn't there for the period January 1, 2003 through May 15, 2003 plus my Deposit of \$316.00. \$504 plus Late Fees and other charges where transferred from **Account# 93092-0417** to **Account# 58594-05210**.

I was about to resolve the other two claims against U.E., through the Court, but I was told by a U.E. employee to try and resolve the remaining matters with your Commission instead of going to Court.

Ameren U.E. Account indicated that I owed a balance of \$1,491.23 on December 18, 2003, (**See Exhibit 2**),, but actually Ameren U. E. owed me a credit of \$56.95. Ameren U.E. transferred \$1,159.23 from **Account#58594-05210 (2629 Terrace Lane, St. Louis, Mo)**) my second residence, on November 18, 2003. Ameren U. E. claim that these were service charges from Account # 58594-05210. The statement of Account for Account # 58594-05210 indicates that \$504.42 plus other charges were

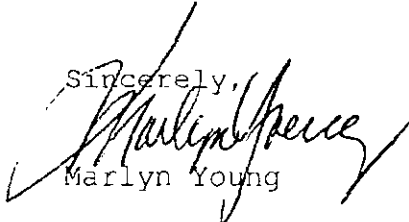
transferred from this account to my three residence and
Account # 58594-05210, 8831 May Avenue St. Louis, MO.

(**See Exhibit 2**) I don't know what happen to the
\$332.00 deposit for this address.
Ameren U.E. claims they don't know what happen to it.
On April 1, 2004, I was contacted by Ameren U.E. by
U.S. Mail and by telephone that I owed \$1,260.00.
of course I told them that this was accounting mistake
I was told to make payments totaling \$ 685.00, and to
make monthly installment for the balance are they would
discontinue my service. I was also told that I had to
make another Deposit of \$168.00

On August 9, 2005 I moved from 8831 May Avenue to my
present address at **2437 Wieck Dr. St. Louis, Mo.** When I
left this address Ameren U.E. didn't terminate the
service when I ask them too..Ameren U.E. refuse to
terminate the service. I had a credit of \$108.00 (**See
Exhibir 3**)

But U.E. confiscated my deposit claiming that I still
owed them service charges. (**see Exhibit 4 & 5**) Ameren
U.E. refuses to return my Deposits which total \$816.00
plus a return of \$1,260.00 improper service fees, and
the discontinuance of any all Deposit Fees.
Ameren U.E. was willfully, malicious, capricious and
arbitrary in providing service to me. I am NOT going to
wait beyond seven working days for you to resolve this
matter. You can E-Mail (youmor1@aol.com) or call me
with your questions or comments at 314.869.0799.

Sincerely,



Marilyn Young

cc; Randy Gustoff, Atty

IN THE CIRCUIT COURT OF ST. LOUIS COUNTY, MISSOURI

REQUEST TO ISSUE: ☒ WRIT OF EXECUTION ☐ GARNISHMENT ON WAGES ☐ YES ☒ NO

PLAINTIFF MARLYN YOUNG

DEFENDANT Ameren Union Electric Inc

Debtor's Name Ameren Union Electric Inc

SSN# _____

Address 1901 Chouteau
ST. LOUIS, MO. 63103

Garnishee's Name US Bank

Address 8th & Locust St.
ST. LOUIS, MO 63101

Returnable ☒ 30 days ☐ 60 days ☐ 90 days

Date Issued 9/13/05

Return Date 10/13/05

Case Number 055C-12580
Execution/Garnishment Number A177195

Remittance must include:
**CASE NUMBER AND
EXECUTION/GARNISHMENT
NUMBER**

Send Remittance to:
Office of the Circuit Clerk
P. O. Box 16994
Clayton, MO 63105-6994

Date of Judgment Aug 24, 2005

Nature of Judgment _____

Gen/Support/Maintenance/Atty Fee _____

(If support: ☐ More ☐ Less than 12 weeks behind in payment)

Amount of the Judgment \$ 243.99

Total Credits \$ _____

Interest \$ _____

Attorney Fees \$ _____

Court Costs (If Associate
Judgment completed by
Court Clerk) \$ 37

Sheriff Fees For This Writ \$ 20

Amount Remaining Unpaid \$ 300.99

In support of this request, the garnishor states that: 1) a judgment has been entered against the debtor and remains unsatisfied; 2) the amount of the judgment and the amount remaining unpaid are as set out above; and 3) the garnishor knows or has good reason to believe that the garnishee is indebted to debtor, that the garnishee is obligated to make periodic payments to debtor, or that the garnishee has control of custody of property belonging to debtor.

INSTRUCTIONS FOR SERVICE

Include applicable instructions such as: description of property, bank account number, name and title of disbursement officer, social security number of debtor, garnishee status (legal entity-municipal, corporation, partnership, individual). Attach all necessary documents for levies on vehicles and real estate or any information on how to obtain service.

REQUESTED BY 2437 Wieck, St. Louis, MO 63106 09-13-05
Signature _____ Date _____
Attorney for Creditor, Bar Number N/A Address _____ Phone Number 869-0799

THE STATE OF MISSOURI TO THE SHERIFF OF _____ COUNTY, MISSOURI

WHEREAS judgment was entered against the above debtor in the Circuit Court of St. Louis County, Missouri and there is a balance, accrued interest, and costs as stated above unpaid from said judgment, you are commanded to execute this writ and on the return date shown above certify to this Court how you executed this writ.

SUMMONS TO GARNISHEE



JOAN M. GILMER, Circuit Clerk

By [Signature]
Deputy Clerk

TO:

You are hereby notified that I attach all goods, personal property, money, credit, bonds, bills, notes, checks, choses in action, or other effects of the above named debtor which are in your possession or charge or come under your possession or control from this time until the return date or a sufficient sum to satisfy the total amount of garnishment shown above. The maximum amounts to be withheld from earnings are governed by Federal and State law. See reverse side for the applicable law.

You shall file with the Circuit Court and serve upon the party requesting this writ your verified answers to the interrogatories attached within 10 days after the return date of this writ.

Date _____ Gene Overall, Sheriff of St. Louis County, MO
Date _____ Sheriff of _____ Deputy Sheriff
Deputy Sheriff



PO BOX 66529
ST. LOUIS, MO 63166-6529

Statement of Account ✓

For Service At: **2629 TERRACE LN**
SAINT LOUIS MO 63136

**Mail To: MARLYN YOUNG
8831 MAY
SAINT LOUIS MO 63136**

Date: **January 8, 2004**
Account Number: **58594-05210**
Type of Account: **SINGLE SERV ELECT**
Prepared by: **C20794**

ECT Customer Side of statement

This is the information requested. Please cut on the 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
							PE	\$38.52	16-Mar-02	\$158.00		
8-Jan-02	17896		849	30		\$58.79	LP	\$0.58	18-Jun-02	\$152.15		
7-Feb-02	18627		731	30		\$53.44	LP	\$1.47	16-Aug-02	\$200.00		
10-Mar-02	19373		746	30		\$54.37	LP	\$2.29	30-Aug-02		MSPC	\$14.07
9-Apr-02	20060		687	30		\$50.69	LP	\$0.89	30-Aug-02		MSMC	\$15.14
8-May-02	20566		506	30		\$39.41	LP	\$1.66	7-Oct-02		RRC	\$11.88
8-Jun-02	21072		511	30		\$52.75	LP	\$2.27	15-Oct-02	\$246.08		
17-Jun-02							RECE	\$30.00	18-Oct-02	\$106.00		
17-Jun-02							DPB	\$316.00	18-Nov-02	\$181.99		
1-Jul-02							RCK	\$152.15	17-Dec-02	\$97.12		
9-Jul-02	22857		1,780	30		\$164.28	LP	\$3.09	20-Dec-02	\$97.00		
7-Aug-02	24847		1,990	30		\$182.75	LP	\$6.04	7-Jan-03	\$97.12		
8-Sep-02	26584		1,737	30		\$156.18			30-Jan-03	\$102.35		
7-Oct-02	27380		796	30		\$55.21	LP	\$3.69	17-Mar-03	\$107.00		
17-Oct-02							RECE	\$30.00	14-Apr-03	\$128.40		
5-Nov-02	27844		464	30		\$35.98	LP	\$1.14	29-May-03	\$105.92		
5-Dec-02	28463		619	30		\$45.38	LP	\$1.46	8-Jul-03	\$103.00		
16-Dec-02							RECE	\$30.00	24-Jul-03	\$134.60		
31-Dec-02							RCK	\$97.12	25-Sep-03	\$51.52		
31-Dec-02							RCCG	\$10.00	22-Oct-03		DPAP	\$316.00
6-Jan-03	29199		736	30		\$52.48			22-Oct-03		DPIA	\$20.40
4-Feb-03	30512		1,313	30		\$76.34						
6-Mar-03	32342		1,830	30		\$97.46	LP	\$1.60	18-Nov-03		FETO	\$1,159.23
6-Apr-03	33603		1,261	30		\$73.99	LP	\$1.93				
5-May-03	34738		1,135	30		\$68.00						
4-Jun-03	35913		1,175	30		\$106.54	LP	\$3.06				
6-Jul-03	38070		2,157	30		\$189.03	LP	\$3.58				
8-Jul-03							RECE	\$30.00				
4-Aug-03	40871		2,801	30		\$243.12	LP	\$3.34				
20-Aug-03							FBTR	\$51.52				
3-Sep-03	43858		2,987	30		\$258.75	LP	\$7.84				
24-Sep-03							FBTR	\$504.42				
2-Oct-03	45292		1,434	30		\$80.02	LP	\$12.39				
20-Oct-03	45947		655	18	FB	\$39.76						
TOTALS						\$2,234.72		\$1,348.17		\$2,060.17		\$1,522.72

Total Charges **\$3,582.89**

Total Credits \$3,582.89

TOTAL	\$0.00
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Exhibit 1

Codes

ACCC - AC Cycling Credit	INPD - Installment Past Due
APPL - On Call Appliance Plan	INST - Installment
BBA - Budget Bill Adjustment	INTO - Interest on Overcharge
BBTO - Blanket Bill Transfer Out of Account	IPUI - IPU Interest Refund
BC - Bill Cancelled	IPUR - IPU Tax Refund
BDA - Budget Difference Ahead	LDCG - Line Deficiency Charge
BDB - Budget Difference Behind	LP - Late Payment Charge
C&D - Connect/Disconnect Charge	MADJ - Miscellaneous Adjustment
CF - Cut-In Flat Estimate	MC - Meter Exchanged
CR - Corrected Reading	MCR - Miscellaneous Credit
DCUR - Unpaid Deferred Billing Balance	MS - Meter Stopped Estimate
DD - Dusk-to-Dawn Bill	MSC - Missouri Sharing Credit
DDPS - Dusk-to-Dawn Pole/Span/Misc. Charge	MSMC - MO Sharing Muni Tax Credit
DFCB - Deferred Bill Charge Back	MSPC - MO Sharing Plan Credit
DFCR - Deferred Billing Credit	MSSC - MO Sharing Sales Tax Credit
DIV - Diversion of Service Charge	MSTA - Missouri Sales Tax Adjustment
DLP - Deferred Bill Late/Pay Charge	MTR - Municipal Tax Refund
DM - Dollar More Pledge	MUNI - Municipal Tax
DPAP - Deposit Applied	NB - Not Billed
DPB - Deposit Billed	PB - Prior Balance
DC - Deposit Cancelled	PC - Post Card Reading
DPC - Deposit Payment Consolidation	PMTP - Payment Power
DPCO - Deposit Collected	RB - Rebill
DPIA - Deposit Interest Applied	RC - Revised Company Reading
DPN - Deposit - New	RCCG - Returned Check Charge
DPOF - Deposit Transfer Out Unpaid Final Bill	RCK - Returned Check
DPOT - Deposit - Transfer Out	RECE - Reconnect Charge - Electric
DPRF - Deposit Refund	RECG - Reconnect Charge - Gas
DPTI - Deposit - Transfer In	REF - Refund
E - Estimated Reading	RELO - Relocation Charge
EAR - Energy Assistance Refund	RENT - Rental Billing
EAUD - Energy Audit	RREF - Rate Refund
FB - Final Bill Reading	SALE - State Sales Tax
FBTO - Final Bill Transfer - Out	SCEL - Service Call - Electric
FBTR - Final Bill Balance Transferred In	SCGS - Service Call - Gas
FRBS - Flat Rate Bill - Bus Stops	SFM - Special Facilities Maintenance
FRCG - Flat Rate Charge	SMRT - Submeter Rental
FRAN - Franchise Tax	SPC - Special Facilities Charge
GCC - Gas Connect Charge	STC - Submeter Test Charge
GDTC - Gas Disconnect Trip Charge	TAX - Taxes
GRNT - Grant Payment	TRAN - Transfer In or Out
GYL - Gas Yard Light	TRIN - Transfer Between Account - In
HIL - Highway Intersection Lighting	TROT - Transfer Between Account - Out
IINS - IL IPU Charge/Non-Service	UPCR - Unidentified Payment Credit
IMNS - IL Municipal Charge/Non-Service	WBRA - Winter Base Recalculation Adjustment
INFB - Installment Final Balance	



PO BOX 66529
ST. LOUIS, MO 63166-6529

Statement of Account

For Service At: 2629 TERRACE LN
SAINT LOUIS MO 63136

Mail To: MARLYN YOUNG
8831 MAY
SAINT LOUIS MO 63136

Date: January 8, 2004
Account Number: 58594-05210
Type of Account: SINGLE SERV ELECT
Prepared by: C20794

*Customer
side of
statement!*

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

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17-Jun-02							LP	\$2.27	15-Oct-02	\$246.00		
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8-Sep-02	26584		1,732	30		\$156.18	LP	\$5.04	7-Jan-03	\$97.12		
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4-Jun-03	35913		1,175	30		\$106.54	LP	\$3.06				
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4-Aug-03	40871		2,801	30		\$243.12	LP	\$3.34				
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24-Sep-03							FBTR	\$504.42				
2-Oct-03	45292		1,434	30		\$80.02	LP	\$12.39				
20-Oct-03	45947		655	18	FB	\$39.76						
TOTALS						\$2,234.72		\$1,348.17		\$2,060.17		\$1,522.72

Total Charges \$3,582.89
Total Credits \$3,582.89

Exhibit I

TOTAL \$0.00

Ameren
Account Activity Statement

Date: 12/19/03
Page: 1 of 3

*** Account Information ***

Account Number: 58594-05210
Account Status: Final
Customer Name: MARLYN YOUNG
Requested By:
MARLYN YOUNG
(314) 385-8205 Extension:

Mail To:
MARLYN YOUNG
8831 WAY
SAINT LOUIS

MO 63136

Credit Amount:
Deposit Requested:
Deposit On-Hand:
Suspended Charges:
Service Address:
2629 TERRACE LN
SAINT LOUIS

New Charges:
Current Bill:
Billed Prior:
Balance Due:

*** Current Account Status ***

MO 63136

Current Rate(s): 1. Rate 1M Res Elect Service - Postcard

2.
3.
4.

5.
6.
7.
8.



Exhibit 2

TRANSACTION DATE	TRANSACTION	BILLING PERIOD	CHARGES/DEBITS	PAYMENT/CREDITS	TOTAL BILL	PREVIOUS BALANCE	DUE DATE	Usage: KWH/ THERM/CCF	BILLED KWH/DEMAND
10/04/2002	Late Payment Charge		\$2.11						
10/04/2002	Late Payment Charge		\$1.58						
10/08/2002	ELECTRIC SERVICE	09/08/02 TO 10/07/02	\$43.33						
10/08/2002	DEPOSIT		\$105.34						
10/08/2002	PAYMENT AGREEMENT		\$30.00						
10/08/2002	Bill Amount - Regular Bill				\$533.99	\$355.32	10/21/02		
10/15/2002	Payment			\$246.00					
10/17/2002	RECONNECT FEE-CUT OUT WP-ELEC		\$30.00						
10/18/2002	Payment			\$106.00					
11/06/2002	ELECTRIC SERVICE	10/07/02 TO 11/05/02	\$35.98						
11/06/2002	Late Payment Charge		\$0.64						
11/06/2002	Late Payment Charge		\$0.05						
11/06/2002	Late Payment Charge		\$0.45						
11/06/2002	PAYMENT AGREEMENT		\$30.00						
11/06/2002	Bill Amount - Regular Bill				\$279.11	\$183.13	11/18/02		
11/18/2002	Payment			\$181.99					
12/04/2002	Late Payment Charge		\$0.54						
12/04/2002	Late Payment Charge		\$0.45						
12/04/2002	Late Payment Charge		\$0.45						
12/04/2002	Late Payment Charge		\$0.02						
12/06/2002	ELECTRIC SERVICE	11/05/02 TO 12/05/02	\$45.38						
12/06/2002	PAYMENT AGREEMENT		\$30.00						
12/06/2002	Bill Amount - Regular Bill				\$173.96	\$98.58	12/19/02		
12/16/2002	RECONNECT FEE-CUT OUT WP-ELEC								
12/17/2002	Payment		\$30.00						
12/20/2002	Payment			\$97.12					
12/31/2002	Returned Check		\$97.12						
12/31/2002	RETURNED CHECK NSF CHARGE		\$10.00						
01/07/2003	Payment			\$97.12					
01/07/2003	ELECTRIC SERVICE	12/05/02 TO 01/06/03	\$52.48						
01/07/2003	PAYMENT AGREEMENT		\$30.00						
01/07/2003	Bill Amount - Regular Bill				\$102.32	\$0.00	01/21/03		
01/30/2003	Payment			\$102.35					
01/30/2003	Paid In Advance		\$0.03						
02/05/2003	ELECTRIC SERVICE	01/06/03 TO 02/04/03	\$76.34						
02/05/2003	PAYMENT AGREEMENT		\$30.00						
02/05/2003	Bill Amount - Regular Bill				\$106.34	\$0.00	02/18/03		

*** Account Information ***

*** Current Account Status ***

Credit Amount:
Deposit Requested:
Deposit On-Hand:
Suspended Charges:
Service Address:
9831 MAY
SAINT LOUIS

NO 63136

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Exhibit 3

TRANSACTION DATE	TRANSACTION	BILLING PERIOD	CHARGES/DEBITS	PAYMENT/CREDITS	TOTAL BILL	PREVIOUS BALANCE	DUE DATE	Usage: KWH/ THERM/CCF	BILLED KW/DEMAN
01/10/2005	Payment			\$132.00					
01/10/2005	Paid In Advance		\$0.87						0
01/14/2005	ELECTRIC SERVICE	12/12/04 TO 01/13/05	\$56.10					859	
01/14/2005	PAYMENT AGREEMENT		\$63.24						
01/14/2005	Bill Amount - Regular Bill				\$119.34	\$0.00	01/28/05		
02/09/2005	Payment			\$119.34					0
02/14/2005	ELECTRIC SERVICE	01/13/05 TO 02/13/05	\$54.67					823	
02/14/2005	PAYMENT AGREEMENT		\$63.24						
02/14/2005	Bill Amount - Regular Bill				\$117.91	\$0.00	02/28/05		
03/11/2005	Payment			\$117.91					0
03/15/2005	ELECTRIC SERVICE	02/13/05 TO 03/14/05	\$51.78					750	
03/15/2005	PAYMENT AGREEMENT		\$63.24						
03/15/2005	Bill Amount - Regular Bill				\$115.02	\$0.00	03/29/05		
04/08/2005	Payment			\$115.00					0
04/14/2005	ELECTRIC SERVICE	03/14/05 TO 04/13/05	\$54.12					809	
04/14/2005	PAYMENT AGREEMENT		\$62.35						
04/14/2005	Bill Amount - Regular Bill				\$116.49	\$0.02	04/27/05		
05/13/2005	ELECTRIC SERVICE	04/13/05 TO 05/12/05	\$61.36					992	
05/13/2005	Bill Amount - Regular Bill				\$177.85	\$116.49	05/26/05		
05/23/2005	Payment			\$116.49					0
06/10/2005	Payment			\$58.00					
06/10/2005	Late Payment Charge		\$0.05						
06/13/2005	Payment			\$58.00					
06/13/2005	Debit Correction		\$58.00						
06/14/2005	ELECTRIC SERVICE	05/12/05 TO 06/13/05	\$145.11					1662	
06/14/2005	Bill Amount - Regular Bill				\$148.52	\$3.41	06/27/05		
07/12/2005	Late Payment Charge		\$2.23						
07/14/2005	ELECTRIC SERVICE	06/13/05 TO 07/13/05	\$172.96					1987	
07/14/2005	Bill Amount - Regular Bill				\$322.71	\$150.75	07/27/05		
07/22/2005	Payment			\$149.00					
08/10/2005	Late Payment Charge		\$2.59						
08/10/2005	Late Payment Charge		\$0.03						

CUAR01809/00

Account Number: 79686-05126

American
Account Activity StatementDate: 10/18/05
Page: 2 of 1

TRANSACTION DATE	TRANSACTION	BILLING PERIOD	CHARGES/ DEBITS	PAYMENT/ CREDITS	TOTAL BILL	PREVIOUS BALANCE	DUE DATE	Usage: KWH/ THERM/CCF	BILLED KW/DEMAN
08/12/2005 08/12/2005	ELECTRIC SERVICE Bill Amount - Regular Bill	07/13/05 TO 08/11/05	\$213.42		\$390.75	\$177.33	08/25/05	2489	0
09/01/2005 09/01/2005 09/01/2005	Deposit ELECTRIC SERVICE Bill Amount - Bill Final	08/11/05 TO 08/24/05	\$70.29	\$178.10	\$282.94	\$212.65	09/15/05	810	0
09/02/2005 09/02/2005	Payment Transfer Credit			\$174.71 \$108.23					

Exhibit 3



Please Return This Portion With Your Payment

AMOUNT DUE	DUE DATE
\$425.00	Apr 1, 2004
AMOUNT PAYABLE AFTER DUE DATE	ACCOUNT NUMBER
	79686-05126

Amount
Enclosed \$ _____

MARLYN YOUNG
8831 MAY
SAINT LOUIS MO 63136

AMEREN
PO BOX 66700
SAINT LOUIS MO 63166-6700



Exhibit 4

3020000 0079686051206 00425000 00425000 00425000

Service Address 8831 MAY
SAINT LOUIS MO 63136

Account Number 79686-05126

DEFERRED PAYMENT AGREEMENT


This is to confirm the terms of the DEFERRED PAYMENT AGREEMENT that you agreed to with AmerenUE. We value you as a customer and sincerely appreciate your cooperation in making these payments as agreed upon.

Terms of Deferred Agreement

Total Amount to Defer	\$1,260.98
Less Amount Promised	\$425.00
Promise to Pay Date	Apr 1, 2004
New Deferred Balance	\$835.98
Monthly Installment Amount	\$70.00
Number of Installments	12

- New bills sent to you that are not part of this agreement must be paid in full on or before the due date.
- Failure to meet the terms of this agreement may result in disconnection for non-payment.
- Please keep the bottom portion of this agreement for future reference. Remit payment with top portion.
- Thank you for your cooperation in working with us.

If you have any questions, you may call our Customer Contact Center during regular business hours of 7 a.m. to 7 p.m., Monday through Friday at 314-206-1234 or 1-314-992-6030 for customers using a TTY.

 **Ameren UE**
PO BOX 66700
SAINT LOUIS MO 63166-6700
314-206-1234

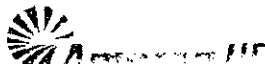


Exhibit 4

Amerantel P.O. BOX 66629 ST. LOUIS, MO 63166-6529					
PRES RDG	PREV RDG	USE	READING	RATE	AMOUNT
34144	33214	930	ACTUAL	1M	55.28
Jennings Muni Chg					4.48
LATE PAY CHARGE @ 1.5%					12.78
PRIOR BALANCE					1,188.44
AMOUNT DUE ON 03/26					\$1,260.98

99 B-000034016
Auto 5-Digit

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

Service at: 8831 MAY
Service from 02/12 to 03/14/04 Days 31
Acct. No. 79886-05128 Bill Date 03/16/2004

If the prior balance has been paid, pay current amount only.



Date: DECEMBER 01, 2005

MARLYN YOUNG
8831 MAY
SAINT LOUIS MO 63136

DEPOSIT REQUIRED NOTICE

Service Address 8831 MAY
SAINT LOUIS MO 63136

Account Number	79686-05135
Total Deposit Amount	\$416.00
Number of Installments	5
Installment Amount	\$83.20

Please note that a deposit is required to secure your account due to one or more of the following conditions: new service, disconnection of service, meter tampering, payment history, or due to a bankruptcy filing. This deposit amount is based on our record of service used at this location.

Your first deposit installment will appear on your next regular monthly bill, and payment will be due by the due date shown on the bill. Any remaining deposit installments will be billed similarly each month. Utility service may be disconnected for non-payment of a deposit installment.

This deposit, plus interest, will be refunded after the deposit has been paid in full for 12 months if:

- You have paid your monthly bills satisfactorily within the last 12 months.
- Your services have not been discontinued due to nonpayment.
- Your wires, pipes, meters or other services have not been tampered with.
- You have no past-due bills.

Interest will be paid based on the rate established by the public utility commission. Interest will automatically be credited to your account annually. If you close your account, the deposit, plus interest, will be applied toward your final bill. Any remaining deposit money will be refunded to you automatically.

If you have any questions, please call our Customer Contact Center at 1-314-342-1111 or for customers using a TTY, call 1-800-735-2966. Our regular business hours are 7 a.m. to 7 p.m., Monday through Friday.

Thank you for the privilege of providing your energy service.

Exhibit 4



PO BOX 66529
SAINT LOUIS MO 63166-6529
1-314-342-1111



Date: APRIL 01, 2004

MARLYN YOUNG
8831 MAY
SAINT LOUIS MO 63136

DEPOSIT REQUIRED NOTICE

Service Address 8831 MAY
SAINT LOUIS MO 63136

Account Number	79686-05126
Total Deposit Amount	\$168.00
Number of Installments	5
Installment Amount	\$33.60

Please note that a deposit is required to secure your account due to one or more of the following conditions: new service, disconnection of service, meter tampering, payment history, or the writing off of a previous account due to a bankruptcy filing. This deposit amount is based on our record of service used at this location.

Your deposit installment will appear on your next regular monthly bill, and payment will be due by the due date shown on the bill. Any remaining deposit installments will be billed similarly each month. Utility service may be disconnected for non-payment of a deposit installment.

This deposit will earn interest based on the rate established by the public utility commission. Interest earned will be automatically credited to your account annually. As a residential customer your deposit, plus interest, will be refunded after 12 months if:

- You have paid your monthly bills satisfactorily within the last 12 months.
- Your services haven't been discontinued due to nonpayment; and
- Your wires, pipe, meter and other service have not been tampered with.

Interest will be paid based on the rate established by the public utility commission. Interest will be automatically credited to your account annually. If you close your account, the deposit, plus interest, will be applied toward your final bill. Any remaining deposit money will be refunded to you automatically.

If you have any questions, please call our Customer Contact Center at 1-314-342-1111 or for customers using a TTY, call 1-314-992-6030. Our regular business hours are 7 a.m. to 7 p.m., Monday through Friday.

Thank you for the privilege of providing your energy service.

Exhibits



Date: DECEMBER 01, 2010

MARLYN YOUNG
8831 MAY
SAINT LOUIS MO 63136

Exhibit 5

DEPOSIT REQUIRED NOTICE

Service Address 2437 WIECK DR
SAINT LOUIS MO 63136

Account Number	88694-05145
Total Deposit Amount	\$242.00
Number of Installments	5
Installment Amount	\$48.40

Please note that a deposit is required to secure your account due to one or more of the following conditions: new service, disconnection of service, meter tampering, payment history, or due to a bankruptcy filing. This deposit amount is based on our record of service used at this location.

Your first deposit installment will appear on your next regular monthly bill, and payment will be due by the due date shown on the bill. Any remaining deposit installments will be billed similarly each month. Utility service may be disconnected for non-payment of a deposit installment.

This deposit, plus interest, will be refunded after the deposit has been paid in full for 12 months if:

- You have paid your monthly bills satisfactorily within the last 12 months.
- Your services have not been discontinued due to nonpayment.
- Your wires, pipes, meters or other services have not been tampered with.
- You have no past-due bills.

Interest will be paid based on the rate established by the public utility commission. Interest will automatically be credited to your account annually. If you close your account, the deposit, plus interest, will be applied toward your final bill. Any remaining deposit money will be refunded to you automatically.

If you have any questions, please call our Customer Contact Center at 1-314-342-1111 or for customers using a TTY, call 1-800-735-2966. Our regular business hours are 7 a.m. to 7 p.m., Monday through Friday.

Thank you for the privilege of providing your energy service.



PO BOX 66529
SAINT LOUIS MO 63166-6529
1-314-342-1111