



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.**

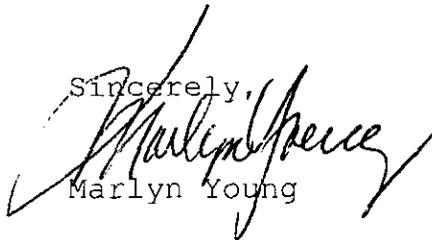
( See Exhibit 2) I don't know what happen to the  
\$332.00 deposit for this address.

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 ([youmorl@aol.com](mailto:youmorl@aol.com)) or call me  
with your questions or comments at 314.869.0799.

Sincerely,



Marlyn 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

Case Number 055C-12580  
Execution/Garnishment Number A177195

DEFENDANT Ameren Union Electric Inc

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

Debtor's Name Ameren Union Electric Inc

SSN# \_\_\_\_\_

Date of Judgment Aug 24, 2005  
Nature of Judgment \_\_\_\_\_

Address 1901 Chouteau  
ST. LOUIS, MO. 63103

Gen/Support/Maintenance/Atty Fee \_\_\_\_\_  
(If support:  More  Less than 12 weeks behind in payment)

Garnishee's Name US Bank

Amount of the Judgment \$ 243.99

Address 8th & Locust St.

Total Credits \$ \_\_\_\_\_

ST. LOUIS, MO 63101

Interest \$ \_\_\_\_\_

Returnable  30 days  60 days  90 days

Attorney Fees \$ \_\_\_\_\_

Date Issued 9/13/05

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

Return Date 10/13/05

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 [Signature] 09-13-05  
Signature Date  
N/A 2437 Wieck, St. Louis, MO 63166(314) 869-0799  
Attorney for Creditor, Bar Number Address Phone Number

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.



JOAN M. GILMER, Circuit Clerk  
By [Signature]  
Deputy Clerk

SUMMONS TO GARNISHEE

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**

*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
8-Jan-02	17896		849	30		\$58.79	PE	\$38.53	15-Mar-02	\$158.00		
7-Feb-02	18627		731	30		\$53.44	LP	\$0.58	18-Jun-02	\$152.15		
10-Mar-02	19373		746	30		\$54.37	LP	\$1.47	16-Aug-02	\$200.00		
9-Apr-02	20060		687	30		\$50.69	LP	\$2.29	30-Aug-02		MSPC	\$14.07
8-May-02	20566		506	30		\$39.41	LP	\$0.89	30-Aug-02		MSMC	\$11.14
8-Jun-02	21077		511	30		\$52.75	LP	\$1.66	7-Oct-02		RRC	\$11.88
17-Jun-02							RECE	\$2.27	15-Oct-02	\$246.08		
17-Jun-02							DPB	\$30.00	18-Oct-02	\$106.00		
1-Jul-02							RCK	\$316.00	18-Nov-02	\$181.99		
9-Jul-02	22857		1,780	30		\$164.28	LP	\$152.15	17-Dec-02	\$97.12		
7-Aug-02	24847		1,990	30		\$182.75	LP	\$3.09	20-Dec-02	\$97.00		
8-Sep-02	26584		1,737	30		\$156.18	LP	\$6.04	7-Jan-03	\$97.12		
7-Oct-02	27380		796	30		\$55.21	LP		30-Jan-03	\$102.35		
17-Oct-02							RECE	\$3.69	17-Mar-03	\$107.00		
5-Nov-02	27844		464	30		\$35.98	LP	\$30.00	14-Apr-03	\$128.40		
5-Dec-02	28463		619	30		\$45.38	LP	\$1.14	29-May-03	\$105.92		
16-Dec-02							RECE	\$1.46	8-Jul-03	\$103.00		
31-Dec-02							RCK	\$30.00	24-Jul-03	\$134.60		
31-Dec-02							RCCG	\$97.12	25-Sep-03	\$51.52		
6-Jan-03	29199		736	30		\$52.48		\$10.00	22-Oct-03		DPAP	\$316.00
4-Feb-03	30512		1,313	30		\$76.34					DPIA	\$20.40
6-Mar-03	32342		1,830	30		\$97.46	LP		18-Nov-03		FETO	\$1,159.23
6-Apr-03	33603		1,261	30		\$73.99	LP	\$1.60				
5-May-03	34738		1,135	30		\$68.00	LP	\$1.93				
4-Jun-03	35913		1,175	30		\$106.54	LP					
6-Jul-03	38070		2,157	30		\$189.03	LP	\$3.06				
8-Jul-03							RECE	\$3.58				
4-Aug-03	40871		2,801	30		\$243.12	LP	\$30.00				
20-Aug-03							FBTR	\$3.34				
3-Sep-03	43858		2,987	30		\$258.75	LP	\$51.52				
24-Sep-03							FBTR	\$7.94				
2-Oct-03	45292		1,434	30		\$80.02	LP	\$504.42				
20-Oct-03	45947		655	18	FB	\$39.76		\$12.39				
<b>TOTALS</b>						<b>\$2,234.72</b>		<b>\$1,348.17</b>		<b>\$2,060.17</b>		<b>\$1,522.72</b>

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

Exhibit 1

**TOTAL \$0.00**

## 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

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SAINT LOUIS MO 63136**

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

Date: **January 8, 2004**  
Account Number: **58594-05210**  
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Prepared by: **C20794**

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<b>TOTALS</b>						<b>\$2,234.72</b>		<b>\$1,348.17</b>		<b>\$2,060.17</b>		<b>\$1,522.72</b>

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

Exhibit 1

**TOTAL \$0.00**

\*\*\* Account Information \*\*\*

\*\*\* Current Account Status \*\*\*

Account Number: 58594-05210  
Account Status: Final  
Customer Name: MARLYN YOUNG

Mail To:  
MARLYN YOUNG  
8831 MAY  
SAINT LOUIS MO 63136

Credit Amount: \$0.00  
Deposit Requested: \$316.00  
Deposit On-Hand: \$0.00  
Suspended Charges: \$0.00  
Service Address:  
2629 TERRACE LN  
SAINT LOUIS MO 63136

New Charges: \$0.00  
Current Bill: \$0.00  
Billed Prior: \$0.00  
Balance Due: \$0.00

Requested By:  
MARLYN YOUNG  
(314) 385-8205 Extension:

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 KW/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					796	
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 NP-ELEC		\$30.00						
10/18/2002	Payment			\$106.00					
11/06/2002	ELECTRIC SERVICE	10/07/02 TO 11/05/02	\$35.98					464	
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					619	
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 NP-ELEC		\$30.00						
12/17/2002	Payment			\$97.12					
12/20/2002	Payment			\$97.00					
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					736	
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					1313	
02/05/2003	PAYMENT AGREEMENT		\$30.00						
02/05/2003	Bill Amount - Regular Bill				\$106.34	\$0.00	02/18/03		

\*\*\* Account Information \*\*\*

Account Number: 79686-05126  
Account Status: Final  
Customer Name: MARLYN YOUNG

Mail To:  
MARLYN YOUNG  
8831 MAY  
SAINT LOUIS MO 63136

Requested By:  
MARLYN YOUNG  
(314)869-0799 Extension:

\*\*\* Current Account Status \*\*\*

Credit Amount: \$0.00  
Deposit Requested: \$168.00  
Deposit On-Hand: \$0.00  
Suspended Charges: \$0.00  
Service Address:  
8831 MAY  
SAINT LOUIS MO 63136

New Charges: \$0.00  
Current Bill: \$0.00  
Billed Prior: \$0.00  
Balance Due: \$0.00

Current Rate(s): 1. Rate 1M Res Elect Service - Postcard 5.  
2. 6.  
3. 7.  
4. 8.

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						
01/14/2005	ELECTRIC SERVICE	12/12/04 TO 01/13/05	\$56.10					859	0
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					
02/14/2005	ELECTRIC SERVICE	01/13/05 TO 02/13/05	\$54.67					823	0
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					
03/15/2005	ELECTRIC SERVICE	02/13/05 TO 03/14/05	\$51.78					750	0
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					
04/14/2005	ELECTRIC SERVICE	03/14/05 TO 04/13/05	\$54.12					809	0
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	0
05/13/2005	Bill Amount - Regular Bill				\$177.85	\$116.49	05/26/05		
05/23/2005	Payment			\$116.49					
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	0
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	\$171.96					1987	0
07/14/2005	Bill Amount - Regular Bill				\$322.71	\$150.75	07/27/05		
07/22/2005	Payment			\$148.00					
08/10/2005	Late Payment Charge		\$2.59						
08/10/2005	Late Payment Charge		\$0.03						

Account Number: 79686-05126

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	ELECTRIC SERVICE	07/13/05 TO 08/11/05	\$213.42						
08/12/2005	Bill Amount - Regular Bill				\$390.75	\$177.33	08/25/05	2489	0
09/01/2005	Deposit			\$178.10					
09/01/2005	ELECTRIC SERVICE	08/11/05 TO 08/24/05	\$70.29						
09/01/2005	Bill Amount - Bill Final				\$282.94	\$212.65	09/15/05	810	0
09/02/2005	Payment			\$174.71					
09/02/2005	Transfer Credit			<del>\$108.23</del>					

Exhibit 3

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.

Exhibit 4

AmerenUE P.O. BOX 66529 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
<b>AMOUNT DUE ON 03/26</b>					<b>\$1,260.98</b>

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. 79686-05126 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 5



Date: DECEMBER 01, 2008

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.**