

UNION ELECTRIC COMPANY GAS SERVICE

Applying to MISSOURI SERVICE AREA

X. Deposit Practices

*A. Residential Customers

1. Deposit requirements for initial service - Company may, as a condition to furnishing service initially, require any applicant for residential service to make a cash deposit or furnish a written guarantee of a responsible party, due to any of the following:
 - a. The applicant has an unpaid bill which accrued within the last five (5) years and at the time of the request for service remains unpaid and not in dispute; or
 - b. The applicant has in an unauthorized manner, within the past five (5) years prior to applying for service, interfered with or diverted the service of a utility in the provision of the same type of service; or
 - c. The applicant has not had service with the Company within the past five (5) years and has an Equifax Advanced Energy Risk Score (EAER Score) of 699 or lower. Those customers without an EAER Score will not be assessed a deposit under this subsection, or
 - d. The customer fails to provide proof of identity upon request. Proof of identity is to include official picture identification or other verifiable documentation of identity, and correct social security number.
2. Deposit requirements for continued service - Company may, as a condition of continued service, require any residential customer to make a cash deposit or furnish a written guarantee of a responsible party, due to any of the following:
 - a. The service of the customer has been disconnected for nonpayment of a delinquent account not in dispute;
 - b. The customer has in an unauthorized manner interfered with or diverted the service of Company situated on or about or delivered to the customer's premises;

* Indicates Change

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ISSUED BY Warner L. Baxter President & CEO St. Louis, Missouri
Name of Officer Title Address

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X. Deposit Practices (Cont'd.)

2. Deposit refunds - The credit of the residential customer will be established and the deposit and accrued interest, if any, will be refunded, or the guarantor released, upon satisfactory payment before the delinquency date of all undisputed charges for service for a period of twelve successive months, or customer has closed his account. The credit of the non-residential customer will be reviewed after three years and the deposit returned if in the opinion of the Company, the customer has established satisfactory credit. The Company may withhold refund of the deposit or release of the guarantor pending the resolution of a matter in dispute involving disconnection for nonpayment or unauthorized interference by the customer. The Company may apply all deposits subject to refund and accrued interest, if any, against undisputed utility charges provided the amount of the refund is identified and disclosed on the bill.
- *3. Interest paid on deposits - Interest will be credited annually on all residential deposits. Interest will be either credited to the service account of the residential customer on an annual basis or paid upon the return of the deposit. Simple interest will be payable upon the return of a non-residential deposit held by the Company for six months or longer. Interest shall not accrue on any cash deposit after the date the deposit is applied to the customer's account, or Company has made a reasonable effort to return such deposit to the customer. Interest will be paid at a per annum rate equal to the prime bank lending rate, as published in the Wall Street Journal for the last business day of November of the preceding calendar year, plus one percentage point.
4. Final billed accounts - Upon discontinuance or termination, other than for a change of service address, the deposit, with accrued interest, will be credited to the final bill and the balance, if any, will be returned within twenty-one (21) days of the rendition of the final bill.

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