Privacy Policy

Effective and Last updated:12/04/23

Ameren Respects Your Privacy.

Ameren Corporation ("Ameren"), its subsidiaries, including Union Electric Company d/b/a Ameren Missouri ("UEC"), Ameren Illinois Company ("AIC"), Ameren Transmission Company of Illinois ("ATXI"), and Ameren Services Company ("AMS") (hereinafter referred to collectively as "Ameren Companies" or "Ameren"), are strongly committed to protecting the privacy of its customers, its shareholders, and the users of its websites and mobile applications (the "Site"), as well as its products and services (hereinafter referred to collectively as "Services"). In light of this commitment, Ameren adheres to the practices described in this Privacy Policy.

Please read this Privacy Policy carefully. In some cases, Ameren may provide additional data privacy notices specific to certain products or services, practices, or regions. Those additional data privacy notices are to be read in conjunction with this Privacy Policy.

From time to time, Ameren may change this Privacy Policy and will make reasonable efforts to publish such changes. Any changes will be immediately effective upon the posting of the updated Privacy Policy. Your continued use of Ameren's Site represents your consent to the terms of the new Privacy Policy. Please regularly check this Privacy Policy for any such updates.

Collecting and Using Personal and Anonymous Information

Through your online or offline use of Ameren's Site and Services, Ameren may collect Personal Information or Anonymous Information:

- Personal Information is information or a combination of information that identifies or relates to an identified or identifiable natural person, household, or business. Personal Information may include, but is not limited to, your first and last name, home or business address, email address, and telephone number, and information that could be considered Personally Identifiable Information ("PII") or Sensitive Personal Information ("SPI"). Ameren may also combine the Personal Information that it collects on its Site with information collected about you offline. An IP address may or may not constitute Personal Information depending upon the jurisdiction. For the purposes of this definition, IP addresses are not included.
- Anonymous Information is information that does not directly or indirectly identify, and cannot reasonably be used to identify, an individual.

Using the information collected, Ameren may pool Personal Information, Anonymous Information, or both, in a manner that produces a separate type of information - Aggregate Information - which cannot reasonably be used to identify an individual person, household, or business. For example, Ameren may aggregate Personal Information to calculate the percentage of users in a particular ZIP code.

As part of the Services you choose to use, Ameren may collect certain Personal Information. For example, Ameren may collect Personal Information when you create or modify an online account, utilize an Ameren mobile app, complete a self-service transaction with Ameren online, or provide Ameren with Personal Information in correspondence. This may also include any of your questions, comments, or suggestions submitted through Ameren's Site or if you fill out a survey.

When you voluntarily provide Ameren with a cell phone number on Ameren's Site, or if you provide your cell phone number in order to connect it with your utility account or other account with Ameren, you are providing Ameren with express written consent to communicate information to you related to your account, so long as you have not given Ameren instructions to the contrary. You may revoke this consent at any time by any reasonable method, including telephone contact with the appropriate Ameren Company or by making adjustments to your account settings online.

Chat is a voluntary online service that allows customers of an Ameren Company to speak with customer service representatives of Ameren about their account. While the Ameren Companies have taken commercially reasonable efforts, including the execution of contractual arrangements with third parties intended to provide security measures commensurate with those provided by the Ameren Companies, as with any online service, there is some level of risk when communicating over the Internet. In using Chat, you understand that the information that you submit via a Chat session may be documented and retained by Ameren's third-party Chat provider and you consent to the sharing of such information with such service providers. While Ameren is committed to your privacy and has made commercially reasonable efforts to ensure the information you submit via Chat remains confidential, Ameren cannot guarantee that such information will remain inaccessible.

Types of Information Ameren Collects

Ameren may collect a variety of information including, but not limited to, the following:

- Contact Information. We collect information from you when you sign up for services, including your name, address, phone number, email address, and payment information.
- Credit History. In order to provide you services, we may need to review your credit history.

- Electricity Usage. We collect information about the usage of your property or household of electricity.
- Registration Information. If you create an online account, Ameren may collect your registration information, such as your first name and surname, contact information, username, and password.
- Site Visit and Transaction Information: Ameren collects certain information automatically through your use of its Site, such as which pages on Ameren's Site you access, the frequency of access, purchases or other transactions made on Ameren's Site, and what you click on while on Ameren's Site.
- Location Information: Ameren may collect information about your actual location that may be determined from GPS and other sensors that may reveal information on nearby devices, Wi-Fi access points, and cell towers.
- **Device Information:** Ameren may collect information about the device you are using, such as hardware model, operating system, application version number, browser, and IP addresses.
- Mobile Device Information: In addition to the Device Information listed above, when you access Ameren's Site via a browser on your mobile device or through the use of one of Ameren's mobile applications, Ameren may also collect mobile network information including telephone number, the unique device identifier assigned to that device, mobile carrier, operating system, and other device attributes. Ameren may also access functions on your mobile device for the operation of Ameren's mobile application, which can include, but is not limited to: telephone, camera, browser, social media apps, fingerprinting, or GPS.

Ameren Companies utilize social media forums such as Twitter and Facebook, which do not have restricted audiences, and may collect Personal Information submitted by you when you interact with Ameren on social media. While the privacy policies of the specific social media forums apply, the Ameren Companies reserve the right to collect data related to your public interactions with Ameren's social media presence. Once collected, the Ameren Companies will protect that information, as appropriate, pursuant this policy.

How Ameren Collects Information

"Cookies" are small text files that are stored within your computer's or mobile device's memory by a website through your browser. Cookies enable a website such as ours to keep track of your activities on that website, and to improve your use of the website, such as by keeping track of your preferences.

You can change your browser settings on your personal computer or mobile device so that cookies are not stored. If you reject cookies, you may still use Ameren's Site, but

you may not have access to some of the Site's functions or features and your ability to use some areas of the Site may be limited.

Ameren may also use other website or mobile tracking technologies to identify you and keep track of your preferences, prevent fraudulent activity, or improve Site security, assess the performance of Ameren's Site, and deliver content to you based on your interests on Ameren's Site and third-party websites.

Ameren may also collect information using analytics tools, including when you visit Ameren's sites and applications or use Ameren's applications on third-party sites or platforms.

Ameren may also acquire information from other trusted sources to update or supplement the information you provided or Ameren collected automatically, such as when Ameren validates contact information using third-party services.

Third Party Data Collection

Some content or applications accessible through Ameren's Site are provided by third parties, including analytics companies, payment processors, and advertising providers. Ameren's Site may also include social media features, such as the Facebook "Like" button and other widgets, such as the "Share" button or interactive mini-programs provided by third parties. These third parties may use cookies or other tracking technologies to collect information about you when you use Ameren's Site. The information these technologies collect may be associated with your Personal Information or these technologies may collect information, including Personal Information, about your online activities over time and across different websites and other online services.

Please keep in mind that when you provide information to Ameren using a third-party site or platform, the information you provide may be separately collected by that third-party site or platform. The information Ameren collects is covered by this Privacy Policy, and the information the third-party site or platform collects is subject to the third party site's or platform's privacy practices. Ameren does not control third parties' tracking technologies that are accessible through its Site or how they may be used. If you have any questions about an advertisement or other targeted content, you should read any privacy policy provided by the third-party website or contact the responsible provider directly. Some of these third parties may provide you with ways to choose not to have your information collected or used for targeted advertising. For example, some of these third parties may be members of the Network Advertising Initiative ("NAI") or the Digital Advertising Alliance ("DAA"), which provide a single location where you can opt out of certain types of data collection or opt out of receiving targeted ads from member companies.

Do Not Track ("DNT") is a privacy preference that users can set in his/her web browsers. Ameren's Site is not currently configured to respond to DNT signals sent by web browsers. Please see the Your Controls and Choices section for additional information about how you can control the advertisements you receive from other third-parties.

Ameren may also, from time to time, utilize third parties for assistance with services such as data analytics, customer feedback management, marketing automation, or other services related to Ameren's provision of utility services. Additionally, please be aware that any third party service provider websites to which you are redirected for these, or other similar services, may have their own applicable privacy policies, and terms and conditions.

How Ameren Uses and Shares Information

Unless you have specified otherwise via your account settings, Ameren uses the Personal Information that you provide to it in the following ways:

- Customer Support: Ameren may use your Personal Information to provide you
 the support or other services you request. For example, Ameren may need certain
 information in order to provide technical support or answer questions about its
 Site or its Services.
- Communicate: Ameren use Personal Information to communicate with you about its Site or its Services. Ameren may also use your Personal Information to send you account updates or other communications regarding your account or to inform you of any changes to its Site or Services, or to send you information, recommendations and promotions that Ameren believes will be of interest to you. Ameren Companies may send the contact information collected through Ameren's Site to other Ameren Companies, to the extent permitted by applicable law, or such communications may be sent directly to you through Ameren's Site, such as push notifications. Please note that Ameren Companies may use other electronic media for communications (such as social media) that may have their own separate privacy policies governing the privacy of information that is shared or collected through your use of them.
- Customized Experience: Ameren may use your personal information to provide you with an enhanced experience regarding the products and services you request, view, engage with, or purchase, including providing you additional information regarding services that appear to interest you based on your past Site interactions.
- **Specific Purposes:** You may be asked to provide information for a specific purpose. Ameren will only use that information for that purpose unless otherwise specifically noted.

- To Improve Ameren's Services: Ameren may use your Personal Information for statistical analyses, generating surveys, and doing market research to improve its Services. Ameren may use information collected on its Site to personalize your experience on its Ameren's Site.
- **Site Maintenance:** Ameren analyzes how its users interact with Ameren's Site in order to maintain and improve Ameren's Site. Ameren also uses information that it collects to diagnose any problems with its Site.
- **Legitimate Business Purposes:** Ameren may use your Personal Information for any other business purpose it deems legitimate, as permitted by applicable law.

Ameren also uses and shares information, including Personal Information, with third parties, as described below:

- **Service Providers:** Ameren may share information with service providers that help Ameren perform Site functions and process your transactions. For example, Ameren shares information with electronic bill payment service providers so that you may pay for Services through Ameren's Site.
- Affiliates and Subsidiaries: Ameren Companies may share information with its parent company, subsidiaries, joint ventures, or other companies under common control of Ameren, to the extent permitted by applicable law.
- **Corporate Structure:** Ameren may share information in connection with a merger, acquisition, consolidation, change of control, or sale of all or a portion of its assets or if it undergoes bankruptcy or liquidation.
- To Prevent Harm: Ameren may share information if it believes it is necessary in order to detect, investigate, prevent, or take action against illegal activities, fraud, or situations involving potential threats to the rights, property, or personal safety of any person.
- As Required by Law: Ameren will share information when it is legally required to
 do so, such as in response to court orders or legal process, to exercise Ameren's
 legal rights, to defend against legal claims or demands, or to comply with the
 requirements of any mandatory applicable law. When Ameren is required to
 share your Personal Information, Ameren will request its confidential treatment
 in accordance with applicable laws.
- With Your Consent: Ameren may request your permission to share your Personal Information for a specific purpose not described above. In such case, Ameren will notify you and request consent before you provide the Personal Information or before the Personal Information you have already provided is shared for such purpose.

Please note that once your information is shared with a third party, that third party's privacy policy and practices may apply to your information while such information is in that third party's possession or being used by those third parties.

Security Measures

The security of your Personal Information is important to Ameren. Ameren maintains reasonable and appropriate physical, technical, and administrative security measures to protect and limit access to your Personal Information.

With specific regard to emails, please know that information you send to Ameren via email may not be secure and may be intercepted by others before it reaches Ameren. Please exercise discretion in what information you send to Ameren electronically. Ameren is not responsible for the security of information that you send to it through email prior to such email being received by the Ameren Companies.

In the event that Ameren is required by law to inform you of a breach of your personal information Ameren may notify you electronically, in writing, or by telephone, if permitted to do so by law.

Childrens Privacy

Ameren's Site is intended to provide general information about the Ameren Companies and their Services. Ameren will not knowingly collect Personal Information from children under 16 years of age, nor will it knowingly allow children under 16 years of age to use certain features of its Site without the consent of a child's parent or guardian. Ameren will not knowingly disclose Personal Information collected from children. If Ameren becomes aware that a child under 16 years of age has provided Ameren with Personal Information, Ameren take immediate steps to delete such Personal Information.

External Links

In some cases, Ameren's Site links to other websites that collect Personal Information by and for other parties. In these cases, the Personal Information you provide on those websites is governed by the privacy policy of that website. Ameren does not assume responsibility for the actions of any parties other than the Ameren Companies. Ameren encourages you to be aware when you leave its sites or applications and to read the privacy policies of other sites that may collect your Personal Information.

California Users

California Civil Code Section § 1798.83 permits users of Ameren's Site that are California residents to request certain information regarding Ameren's disclosure of his/her Personal Information to third parties for their direct marketing purposes. To make such a request, please contact Ameren by using the "Contact Us" area of Ameren's Site or sending an email to privacy@ameren.com.

Changes to Ameren's Privacy Policy

From time to time, Ameren may change this Privacy Policy and will make reasonable efforts to publish such changes. Any changes will be immediately effective upon the posting of the updated Privacy Policy, except to the extent that Ameren's policy changes in a material way, then the policy that was in place at the time that you submitted personal information to Ameren will generally govern that information unless Ameren receives your consent to the new privacy policy. Your continued use of Ameren's Site represents your consent to the terms of the new Privacy Policy. Please regularly check this Privacy Policy for any such updates.

Contact Ameren

If you have any questions, comments, or complaints concerning Ameren's privacy practices, or if you need to access this Privacy Policy in an alternative format due to having a disability, you may contact Ameren by using the "Contact Us" area of Ameren's Site or sending an email to privacy@ameren.com.