

To Commissioners. [REDACTED]

To: Honorable Judge Clark.

I contemplated sending this letter certified, however, it would be an additional expense and another waste of money.

am in utter frustration as this matter continues to drag on. I have continued to pour in email transcripts, documents which Ameren Missouri sends me. What Ameren decides to do with documents is their own responsibility. ^{same} as the documents I have. Ameren is no stranger to continuously sending me misleading information. One question I have, answer this please. What ever happened to customer service? I'm being serious? What ever happened? I am in possession now of two letters sent from Ameren Missouri stating the exact words of "there will be no further attempts to collect on this debt until the complaint proceedings are complete." Not one, but two. One from August 1st & most recent October 30th.

Seriously where is the customer service on this.

When a business sends not only one, but two letters ensuring they won't try to collect on a "debt" they claim is owed and turn around and try to charge \$ [REDACTED] of a balance isn't that the same misleading and deceptive tactic?

Where does customer service come in? Well, they lied. What happened to honoring, so a company that writes two letters between August 1st & October 30th that state specifically that they won't collect or attempt is now given the opportunity to lie,

Keep in mind. They have lied about the payment agreement, but it is my job to save documents for them.

In a staff report they openly admitted that they failed to send out a default letter first class, or personal service, yet the customer had to suffer.

Then we move on to the CWR in which they initially denied me, ~~however~~ however, Ameren Missouri thinks they did nothing wrong because six hours later, after an AG report was filed, a PSC motion and complaint were submitted and an order for a response constitutes they followed guidelines after these were all done. Point and Principal to cover themselves.

Oh and it's comical. Very comical because my payment agreement that ~~was~~ was setup for May 22, 2023, was for \$ [redacted] they only want \$ [redacted]. For a company insisting for

five months now only wants \$ [redacted] compared to the \$ [redacted] they demanded for 5 months. Would've saved, I, the bank the TSC time and money.

This doesn't include the abundance of money I continue to lose as a result.

My account has been through so many attorney general complaints that it isn't even funny. It's sad, because it paints to misleading and deceptive behavior they've been allowed to get away with. American customer service and transparency is horrible. You get a different story from everyone you talk to. Maybe it is just me, but I care about customer service. It is an integral part of running a business. Allowing a business to change their policies on the go as American is allowed to do is bad business for not only consumers, but also the State of Missouri in general.

While I've compiled numerous complaints, I wouldn't have to do that if the right and responsible thing to do is. Order American to restore services

When a business writes on paper that they aren't going to try or attempt to collect on a debt until complaint proceeding are complete. They should be ordered to comply with it.

Not only once, but twice. (see attached)

When business states to staff that they failed to send out a default letter for the payment agreement, and state they failed to send it personal service or first-class they should be ordered to comply with it

When a business doesn't keep a copy of a payment arrangement and the consumer does which clearly shows Ameren at fault. They should be ordered to comply with it.

When a consumer is denied a CWR on the initial phone conversation and the only reason that Ameren Missouri offered it was after three complaints were filed, they should comply with the violation

When a business can be allowed to break all these rules without consequence it is teaching them to continue these practices.

Such as their payment agreements are actual payment agreements, not pending.

call me frugal or call me someone who actually reads
my paperwork I get decisive. As a person who deals
with contracts daily I have to read over them, because
if something is wrong, misleading it has to be
changed. However, as a business person myself I
could personally honor something if it was wrong,
just because it is the fact of customer service
and it would be deceptive not to.

Amereen, the Commission, the Honorable Judge Clark
are in possession of many letters that I've written
to reason with Amereen and it's been a no;

I don't believe the Commission or Honorable Judge
Clark are going to resolve this issue; I believe
I'm being dragged around in misleading circles.
I've gotten more excuses than answers over the
course of the last 5½ months, it's tiring. I'm
exhausted and frustrated. Nobody outside of the PSC
believes Amereen either. Just saying

If a company writes two letters to a party assuring
them and clearly stating "there will ~~be~~ be no
further attempts to collect on this debt until the
complaint proceedings are complete, I expect
them to honor that. So should the Commission

and Honorable Judge Clark. However, when they (Ameren) comes back and states we want \$ [REDACTED] or \$ [REDACTED] of the balance. That is misleading, illegal, why the PSC doesn't utilize breach of contract, it's a clear breach, deceptive and deceiving tactics.

I expect Ameren to stand by that and comply and I would expect the Commission and Honorable Judge Clark order Ameren to comply.

I was a criminal and civil Justice major, along with a certificate in Homeland Security. While I didn't go further or attempt to go further to advance, I got time to experience in mock trials. If we are going to say paper trails left by Ameren are not exhibits or evidence until admitted onto the record, we are screwed and Missouri should rethink the process of becoming lawyers.

I respect your profession, however, I don't respect the transparency or excuses that have been allowed in this matter by Ameren.

Nobody and I mean nobody should have to suffer without normal traditional utility services. Especially when numerous documents and admissions by [REDACTED] show they are at fault.

It is pure neglect and abuse

When a provider writes that there will be no further attempts to collect on this debt, not only once, but twice. I expect them to honor that and comply

I am giving the Commission, Honorable Judge Clark and Ameren Missouri until the end of business Monday November 6th to either A) restore utility service w/o payment, as clearly in two letters that stated they wouldn't further attempt collect, B) The Commission and Honorable Judge Clark order them to restore utility service as these two letters serve as agreement - the provider has made to ensure me.

Option 2) I am willing to make an exception to paying the \$ [REDACTED], but ONLY after Ameren restores services to the premises. My accountant is aware of it and I will have him issue a cashiers check from my bank overnighting it to Ameren.

However, I want assurance from Ameren, the Commission and Honorable Judge Clark. Something I have not gotten. I would like to conclude this by Monday November 6th 2023.

There's no more excuses on this it has been pure excuses given to me.

I believe in giving everyone fair chances, but those have been abused by Ameren, the Commission and Honorable Judge Clark. While I've refrained from bringing this matter to the PA's office. I've had enough.

If services aren't restored by the end of business Monday November 6th 2023 @ 5pm. I'm bringing the letters Ameren has sent me along with all other documents to seek parties are prosecuted.



Saturday November 4th, 2023

FYI, it is illegal for a business to mislead a customer and write on paper that they will ensure and stop the practice of something writing it on paper. However, they continue to do the opposite. Their two letters written to I and the numerous paper trail speak for their actions.

I count on Ameren Missouri, the Commission and the Honorable Judge Clark doing the right thing Monday November 6th, 2023.

This is about putting a stop to the continued deceptive Practices of Ameren Missouri.

Attached are both August 1st letter & October 30th. Doesn't get any more clear than that. Restore services or I'll report this to the Prosecuting Attorney.



August 1, 2023

Brett Felber
[REDACTED]
[REDACTED]

RE: Ameren Missouri Account # [REDACTED]

Dear Mr. Felber:

This letter is in response to the Verification of Debt Request correspondence sent to Ameren Missouri via email on July 26, 2023.

The Fair Debt Collection Practices Act ("Act") was enacted to protect consumers from abusive collection practices. Customers of Ameren Missouri are obligated to pay Ameren Missouri for all service rendered on customer's premises. Ameren Missouri is allowed to collect its own debt and is not in violation of the Act.

Enclosed is the electric tariff approved by the Missouri Public Service Commission (MPSC), which outlines the following customer obligation:

7. Be responsible for payment of all electric service used on customer's premises and for all requirements of the provisions of the Service Classification under which the electric service is provided, until such time as customer notifies Company to terminate service.

Customers are responsible for the full balance on their accounts, and the final balance on your account is \$ [REDACTED]. As the above-referenced Ameren Missouri account is involved in a pending formal MPSC complaint (EC-2023-0395) with an evidentiary hearing scheduled for August 30, 2023, there will be no further attempts to collect on this debt until the complaint proceedings are complete.

Sincerely,

A handwritten signature in black ink that reads "Aubrey Krcmar".

Aubrey Krcmar :: Regulatory Liaison
T 573.681.7216 :: E akrcmar@ameren.com



October 30, 2023

Brett Felber
[REDACTED]

RE: Ameren Missouri Account # [REDACTED]

Dear Mr. Felber:

This letter is in response to the Verification of Debt Request correspondence sent to Ameren Missouri and filed in the Missouri Public Service Commission's ("MPSC") EFIS system on October 25, 2023.

Your October 23, 2023 correspondence is a duplicate of correspondence received from you dated July 8, 2023, except your July 8, 2023 correspondence indicated your address for response was in [REDACTED] and your October 23, 2023 correspondence indicates your address for response is the service address for the referenced account in Missouri. Since your October 23, 2023 correspondence is a duplicate of your July 8, 2023 correspondence, I will reiterate the response information provided to you by letter mailed on August 1, 2023 in response to your July 8, 2023 correspondence.

The Fair Debt Collection Practices Act ("FDCPA") was designed to eliminate abusive, deceptive, and unfair debt collection practices. Under FDCPA, a "debt collector" is any person who regularly collects, or attempts to collect, consumer debts for another person or institution or uses some name other than its own when collecting its own consumer debts. A creditor is not a debt collector under the FDCPA when it collects its own debts it originated under its own name. Ameren Missouri is not a "debt collector" under the FDCPA, and therefore, your Verification of Debt Request does not apply to the account referenced. Customers of Ameren Missouri are obligated to pay Ameren Missouri for all service rendered on the customer's premises.

The final balance on the above-referenced account is \$ [REDACTED] and is reflected in the final bill issued on the account. As this Ameren Missouri account is involved in a pending formal MPSC complaint (File No. EC-2023-0395), there will be no further attempts to collect on this debt until the complaint proceedings are complete. A copy of the final bill for the account was even an exhibit (Exhibit 105C) presented at the hearing in the pending complaint matter and admitted into the record therein.

Sincerely,

Aubrey Krcmar :: Regulatory Liaison
T 573.681.7216 :: E akrcmar@ameren.com