

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 or re-established 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, or
 - 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, or

* Indicates Change

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ISSUED BY Michael Moehn President & CEO St. Louis, Missouri
Name of Officer Title Address

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X. Deposit Practices (Cont'd.)

- *c. The customer has failed to pay an undisputed bill on or before the delinquency date for five billing periods out of twelve consecutive billing periods, except;
- i. The Company shall not assess a deposit to a customer if all of the following conditions are present: the customer's outstanding balance does not exceed three hundred dollars (\$300), the customer is not making payments under a previously arranged payment plan, and the customer has made a payment on or before the delinquency date each of the previous twelve (12) consecutive billing periods of at least seventy-five dollars (\$75) or twenty-five percent (25%) of the total outstanding balance.
- ii. Deposit requirements during the months of November, December, and January for reasons other than unauthorized use or diversion of service, may, if the customer is unable to pay the entire deposit, be paid by installments over a six month period, unless the Company can show a likelihood that the customer does not intend to pay for continued service.
- iii. The Company shall not assess new deposits nor bill previously assessed deposits to customers who enter into and make timely payments in accordance with the Missouri Public Service Commission's "Cold Weather" rule.
- **d. Prior to requiring a customer to post a deposit, Company shall send the customer a written notice explaining the Company's right to require a deposit or include such explanation with each written discontinuance notice.

B. Non-residential Customers

Company may at any time, as a condition to furnishing or continuing service, require any customer or applicant for non-residential service to make a cash deposit or, at Company's option, furnish a personal guarantee of a responsible party with established credit satisfactory to Company.

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X. Deposit Practices (Cont'd.)

C. General Provisions

- *1. Deposit limits - A deposit for initial service will not exceed the charges applicable to usage during one-sixth (1/6) of the estimated annual bill for monthly billed customers for utility charges at the requested service location, and when a deposit is required as a condition for continued service, the deposit will not exceed two times the highest bill for utility charges actually incurred or estimated to be incurred by the residential or non-residential customer during the most proximate twelve (12) month period at the service location. All deposit levels referred to herein will be established based upon usage levels and associated billings applicable to periods representative of actual meter readings and undisputed billing amounts.

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. Company shall make all reasonable efforts to return a deposit when the customer is entitled to the return of the deposit and shall keep records of efforts to return a deposit.

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Name of Officer Title Address

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X. Deposit Practices (Cont'd.)

C. General Provisions (Cont'd.)

- *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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ISSUED BY Michael Moehn President & CEO St. Louis, Missouri
Name of Officer Title Address