

UNION ELECTRIC COMPANY GAS SERVICE

Applying to MISSOURI SERVICE AREA

*VOLUNTARY ELECTRONIC BILL
RENDERING AND PAYMENT PROGRAM

1. AVAILABILITY

This program will be made available on a voluntary basis to customers who are billed under the Company's Residential Service Rate or General Service Rate provided customer has access to a personal computer and the Internet.

2. GENERAL DESCRIPTION

Subject to program participant's affirmative election, this program will permit the Company to deliver to program participants, including participants in the Company's Budget Bill Plan, an electronic image of a bill through the use of the Internet, instead of mailing or hand delivery of a bill. The Company has partnered with CheckFree Corporation to allow participants in the program the option of viewing and paying their monthly energy bills via the Internet. Under this voluntary program, qualified customers with access to a personal computer and the internet will enroll with CheckFree Corporation. As part of the enrollment process, the customer will choose a login identification number and a password as a means to prevent others from viewing the customer's bills. The customer will also agree to certain terms and conditions of CheckFree as set forth in the enrollment material.

Company will provide the customer's account data to CheckFree, which will in turn format this data into a bill layout that closely resembles the customer's current paper bill. CheckFree will then present the bill to the customer via the Internet. CheckFree will also provide the customer a means to pay the bill via the Internet. However, customers may continue to pay the bill via all payment options available to those not participating in the program

3. CUSTOMER COST

Neither the Company nor CheckFree will require the customer to pay any fee for participation in this program.

4. TERM

Customers may terminate participation in this program at any time.

*Indicates Reissue - Moved From Original Sheet No. 78

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ISSUED BY G. L. Rainwater Chairman, President & CEO St. Louis, Missouri
Name of Officer Title Address