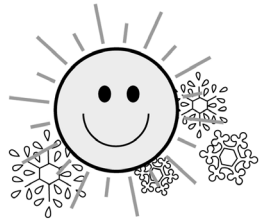

beneath the surface throughout our community. Major gas pipelines are marked with a yellow caution sign. But secondary lines aren't as easily identifiable.

Don't risk hitting a gas line, disrupting neighborhood service, and facing potential fines and repair costs.

Before you begin digging, contact Tennessee One Call at 811 to request that a professional locating crew mark the underground utility lines on your property. The service is free, and it is federally mandated.

Share Warmth and Light with Someone this Winter



MLGW's Gift of Comfort program enables you to make a payment of any amount toward a specific customer's utility bill as a gift.

You only need to know the recipient's address. Simply complete the Gift of Comfort form at www.mlgw.com and follow the mailing instructions, or call 544-MLGW (6549) for more information. You can also obtain a form at our business offices. Your gift will show in the form of a credit on the recipient's MLGW bill.



Payment Arrangements Online

Customers can now make payment arrangements through www.mlgw.com. Customers can go to www.mlgw.com/payarrange and complete an online form in order to request a payment extension.

Customers will need to have received a cutoff notice in the past 10 days, and will need their MLGW account number, last four digits of their social security number, and a working e-mail address in order to make payment arrangements online. With a payment arrangement, the payment date will be extended beyond the current due date.



Community Calendar

Nov. 21-Dec. 31: The Enchanted Forest Festival of Trees at the Pink Palace Museum. For more information, visit www.memphismuseums.org or call 320-6320.



Customer Reference Number: November 09



Customer CONNECTION



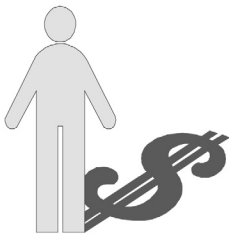
PRODUCED MONTHLY BY MEMPHIS LIGHT, GAS AND WATER DIVISION

Winter Moratorium Nov. 15 deadline

MLGW offers a moratorium program to ensure that qualifying disabled and elderly customers (60 years or older) get the warmth they need in the winter. From December to February, MLGW will not disconnect service to customers who have enrolled in the program, though enrollees should still keep their accounts current. For eligibility guidelines and enrollment, customers must call MLGW's Customer Care Center at 544-MLGW (6549) or visit one of the MLGW business offices. *November 15 is the application deadline and customers cannot have an outstanding balance on November 30.*

Change in cashiering process for customers

Previously, a customer could visit an MLGW business office, write a check for a utility bill, and payment would not post for several days. Many customers



(continued on inside)

are unaware that the new procedure is to debit their bank account the same day the check is written, or at the latest, the next morning. This is the standard procedure for most merchants, and has been for some time. We will post signs at each business office to alert customers to this procedure, stressing that all checks written to MLGW will be immediately debited from their bank accounts. Customers should also be aware that a group of more than 10 utility bills must be taken to the Downtown Office by noon for payment, or they must be mailed. MLGW suggests paperless billing for these customers.

We will continue to notify customers if they have a returned check, but customers will no longer be able to pick up returned checks at our offices. Since we are transmitting electronic images of the physical check to the bank, we do not have the physical check to give back. Customers will need to check with their bank and/or look for the check on their bank statement.

MLGW refines credit policy to protect its customers

In 2003, the federal government enacted into law The Fair and Accurate Credit Transaction Act (FACTA), a measure designed to protect American consumers while in the routine business of establishing or obtaining credit in the market place. Of particular interest

to someone seeking utility services is the requirement that all customers be properly identified by their utility company in order to safeguard customers from identity theft by third parties.

Some federal regulatory changes in FACTA enacted last year will result in MLGW credit policy updates to better protect you—the valued MLGW customer. Effective **November 1, 2009**, MLGW will require from all new residential and general power customers a service agreement between the customer and MLGW. MLGW will require all new residential customers, sole proprietors and general partnerships to provide two forms of identification.

• *Corporations, Limited Liability Companies, Limited Liability Partnerships, and Limited Partnerships seeking service must be registered with the Tennessee Secretary of State to be eligible to receive utility service.*

MLGW will continue to connect utility services over the telephone. A service agreement will be mailed to the new customer, who will have approximately 30 business days to return the agreement, along with the required identification, to MLGW. MLGW will remind the customer during that time that all documentation should be returned or disconnection of services will occur. Doing business with MLGW on behalf of another customer will now require written authorization

from that customer. MLGW's customer of record may designate an agent for requesting utility service orders and/or accessing billing records and other information. Agents may be an individual or company.

Please note that if you are already an established, properly documented customer of MLGW, you need not take any further action at this time. However, if you alter your services in the future, you may be asked to update your identification as a protective measure for you.

You can examine the MLGW credit policy on our Web site, www.mlgw.com. If you have any questions about your bill, call 544-MLGW (6549). To stop, start, transfer service, or to report service maintenance, call 820-7878 or visit any of our business offices.

Be shovel-ready. Call 811 before you dig!

It's tempting to break ground in your eagerness to start an outdoor project like building a fence or planting a tree. But do you know what lies underground where you plan to dig? Natural gas pipelines and other utility lines weave

