Credit Policy Changes
On October 18, 2007, the MLGW Board of Commissioners voted to enhance the utility’s credit policy and made some significant changes. For any questions concerning credit policy changes, call MLGW’s Customer Care Center at 544-MLGW (6549). To stop, start, or transfer utility service, call 820-7878.

The new policy will take effect January 1, 2008, with the exception of the Annual Moratorium, which will take effect December 15, 2008.

Some highlights of these changes include:

**Deposits**
- A customer has the option of including the deposit amount on the bill.
- If required, a residential customer’s initial security deposit will be $125.
- The deposit will be based on credit assessment; all new customers are required to pay a deposit.
- Instead of a monetary deposit, MLGW will accept a Letter of Reference showing a good credit standing from another gas and/or electric utility.
- Deposits for customers with good payment histories also will be returned after just 24 months, 12 months sooner than the previous policy.

**Annual Moratorium**
- In an effort to help customers may stop up to date payments, MLGW will cap the amount of non-payment during the Annual Moratorium.
- Customers will need to pay any balance greater than $1000 or be subject to cutoff during the moratorium period.

**Customers in life support**
- MLGW is increasing its efforts to identify and assist customers who are life support, and will now re-certify life support customers annually in order to ensure accurate data.
- MLGW is working with the fire department to ensure that these customers are assisted during emergencies.

**Payment Arrangements**
- Customers requesting extensions will pay 25% of the balance rather than 50%.
- MLGW will extend the amount of non-payment during the Annual Moratorium.
- Customers will need to pay any balance greater than $1000 or be subject to cutoff during the moratorium period.

**Deferred Payments**
- Customers must have a balance of $500 or greater to participate.
- Customers must pay 25% of the total amount due plus current amount due and any returned items such as insufficient funds, card credit reversals, etc.; the remaining balance can be paid over a five-month period, if needed.
- Customers will be asked to complete a Residential or General Power Service Agreement when requesting a Deferred Payment Plan and must have a service agreement on file before they receive a second deferred payment plan.
- Managers or executives must approve higher balances for deferred payment.

A Routine Day in Credit Operations Saves Lives
Chester Tunstall, employee in Credit Operations, works closely with special-need customers who require life support equipment in their homes. In early November, Tunstall was on his way to a routine meeting away from his office in the MLGW Administration Building. Tunstall decided to drive by a customer’s home on his way to the meeting to check on life support equipment that was supposed to be located at this particular house. When he arrived at the home, he noticed smoke escaping from the house door. He went next door to see if anyone was inside the dwelling, and he was surprised to find residents inside and unaware of the smoke pouring from the rear of their home. Tunstall made sure everyone left the home just as flames began to engulf the roof. Fire fighters were soon on the scene, but thanks to Tunstall’s sharp observations and willingness to get involved, no rescue nor life-saving measures were needed; everyone was safe thanks to Tunstall’s quick actions.

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New Color Uniforms for Meter Readers

Within the next few weeks, MLGW Meter Readers will begin wearing shirts and jackets with a new color. All shirts and jackets will be a high visible yellow with reflective striping, similar to what construction workers wear when working near or alongside highways. The MLGW logo will remain the same.

The change in uniform color was made to help customers readily identify meter readers working in neighborhoods and backyards, and for the general safety of the meter readers. This color should help customers identify meter readers much easier than the non-reflective blue color used in the past. Also, it will help drivers quickly see meter readers who are working in heavy-traffic areas.

Immediately – MLGW now offers ONLINE BILLING! To view your bills, check your payment status and pay online, go to www.mlgw.com and click on the “My Account” link. It’s easy to enroll, and online billing really puts you in control of your utility bill management.

December 29 – MLGW is a proud supporter of the AutoZone Liberty Bowl Football Classic. Kickoff will be on Saturday, Dec 29 at 3:30 p.m. Call 795-7700 for more information or visit www.libertybowl.org.

January 26, 2008 – The Annual Chocolate Fantasy to benefit the National Kidney Foundation of West Tennessee will be held at Oak Court Mall from 11 a.m. – 5 p.m. Tickets are $16 in advance at TCBY and Dinstuhl’s or $18 at the event. Sample over 30 chocolate treats from area restaurants, caterers and bakeries. For more information, call Judy Edelson, Development Director of the National Kidney Foundation of West Tennessee at (901) 683-6185.

Rescheduled – The state of Mississippi’s lawsuit against the city of Memphis over the use of underground water has been rescheduled. The case was to have been heard in November, but is now scheduled for February 4, 2008, in federal court in Oxford, Mississippi.

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